The Book of Letters

What letters to write for every purpose business and social The etiquette of correspondence

Mary Owens Crowther

My
Book
From the books of
Elwin De Guath.
H.S.

THE BOOK OF LETTERS

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LETTERS

What Letters to Write for Every Purpose, Business and Social. The Etiquette of Correspondence

BY

MARY OWENS CROWTHER

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THE BOOK OF LETTERS

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CHAPTER I

WHAT IS A LETTER?

It is not so long since most personal letters, after an extremely formal salutation, began "I take my pen in hand." We do not see that so much nowadays, but the spirit lingers. Pick up the average letter and you cannot fail to discover that the writer has grimly taken his pen in hand and, filled with one thought, has attacked the paper. That one thought is to get the thing over with.

And perhaps this attitude of getting the thing over with at all costs is not so bad after all. There are those who lament the passing of the ceremonious letter and others who regret that the "literary" letter—the kind of letter that can be published—is no longer with us. But the old letter of ceremony was not really more useful than a powdered wig, and as for the sort of letter that delights the heart and lightens the labor of the biographer—well, that is still being written by the kind of person who can write it. It is better that a letter should be written because the writer has something to say than as a

token of culture. Some of the letters of our dead great do too often remind us that they were not forgetful of posterity.

The average writer of a letter might well forget culture and posterity and address himself to the task in hand, which, in other than the most exceptional sort of letter, is to say what he has to say in the shortest possible compass that will serve to convey the thought or the information that he wants to hand on. For a letter is a conveyance of thought; if it becomes a medium of expression it is less a letter than a diary fragment.

Most of our letters in these days relate to business affairs or to social affairs that, as far as personality is concerned, might as well be business. Our average letter has a rather narrow objective and is not designed to be literature. We may, it is true, write to cheer up a sick friend, we may write to tell about what we are doing, we may write that sort of missive which can be classified only as a love letter—but unless such letters come naturally it is better that they be not written. They are the exceptional letters. It is absurd to write them according to rule. In fact, it is absurd to write any letter according to rule. But one can learn the best usage in correspondence, and that is all that this book attempts to present.

The heyday of letter writing was in the eighteenth century in England. George Saintsbury, in his interesting "A Letter Book," says:

"By common consent of all opinion worth attention that century was, in the two European literatures which were equally free from crudity and decadence —French and English—the very palmiest day of the art. Everybody wrote letters, and a surprising number of people wrote letters well. Our own three most famous epistolers of the male sex, Horace Walpole, Gray, and Cowper—belong wholly to it; and 'Lady Mary'—our most famous she-ditto—belongs to it by all but her childhood; as does Chesterfield, whom some not bad judges would put not far if at all below the three men just mentioned. The rise of the novel in this century is hardly more remarkable than the way in which that novel almost wedded itself—certainly joined itself in the most frequent friendship—to the letter-form. But perhaps the excellence of the choicer examples in this time is not really more important than the abundance, variety, and popularity of its letters, whether good, indifferent, or bad. To use one of the informal superlatives sanctioned by familiar custom it was the 'letter-writingest' of ages from almost every point of view. In its least as in its most dignified moods it even overflowed into verse if not into poetry as a medium. Serious epistles had—of course on classical models—been written in verse for a long time. But now in England more modern patterns, and especially Anstey's *New Bath Guide*, started the fashion of actual correspondence in doggerel verse with no thought of print—a practice in which persons as

different as Madame d'Arblay's good-natured but rather foolish father, and a poet and historian like Southey indulged; and which did not become obsolete till Victorian times, if then."

There is a wide distinction between a letter and an epistle. The letter is a substitute for a spoken conversation. It is spontaneous, private, and personal. It is non-literary and is not written for the eyes of the general public. The epistle is in the way of being a public speech—an audience is in mind. It is written with a view to permanence. The relation between an epistle and a letter has been compared to that between a Platonic dialogue and a talk between two friends. A great man's letters, on account of their value in setting forth the views of a school or a person, may, if produced after his death, become epistles. Some of these, genuine or forgeries, under some eminent name, have come down to us from the days of the early Roman Empire. Cicero, Plato, Aristotle, Demosthenes, are the principal names to which these epistles, genuine and pseudonymous, are attached.

Some of the letters of Cicero are rather epistles, as they were intended for the general reader.

The ancient world—Babylonia, Assyria, Egypt, Rome, and Greece—figures in our inheritance of letters. In Egypt have been discovered genuine letters. The papyrus discoveries contain letters of unknowns who had no thought of being read by the general public.

During the Renaissance, Cicero's letters were used as models for one of the most common forms of literary effort. There is a whole literature of epistles from Petrarch to the *Epistolæ obscurorum virorum*. These are, to some degree, similar to the Epistles of Martin Marprelate.

Later epistolary satires are Pascal's "Provincial Letters," Swift's "Drapier Letters," and the "Letters of Junius."

Pope, soon to be followed by Lady Mary Montagu, was the first Englishman who treated letter writing as an art upon a considerable scale.

Modern journalism uses a form known as the "open letter" which is really an epistle.

But we are not here concerned with the letter as literature.

CHAPTER II

THE PURPOSE OF THE LETTER

No one can go far wrong in writing any sort of letter if first the trouble be taken to set out the exact object of the letter. A letter always has an object—otherwise why write it? But somehow, and particularly in the dictated letter, the object frequently gets lost in the words. A handwritten letter is not so apt to be wordy—it is too much trouble to write. But a man dictating may, especially if he be interrupted by telephone calls, ramble all around what he wants to say and in the end have used two pages for what ought to have been said in three lines. On the other hand, letters may be so brief as to produce an impression of abrupt discourtesy. It is a rare writer who can say all that need be said in one line and not seem rude. But it can be done.

The single purpose of a letter is to convey thought. That thought may have to do with facts, and the further purpose may be to have the thought produce action. But plainly the action depends solely upon how well the thought is transferred. Words as used in a letter are vehicles for thought, but every word is not a vehicle for thought, because it may not be the kind of word that goes to the place where you want

your thought to go; or, to put it another way, there is a wide variation in the understanding of words. The average American vocabulary is quite limited, and where an exactly phrased letter might completely convey an exact thought to a person of education, that same letter might be meaningless to a person who understands but few words. Therefore, it is fatal in general letter writing to venture into unusual words or to go much beyond the vocabulary of, say, a grammar school graduate. Statistics show that the ordinary adult in the United States—that is, the great American public—has either no high school education or less than a year of it. You can assume in writing to a man whom you do not know and about whom you have no information that he has only a grammar school education and that in using other than commonplace words you run a double danger—first, that he will not know what you are talking about or will misinterpret it; and second, that he will think you are trying to be highfalutin and will resent your possibly quite innocent parade of language.

In a few very effective sales letters the writers have taken exactly the opposite tack. They have slung language in the fashion of a circus publicity agent, and by their verbal gymnastics have attracted attention. This sort of thing may do very well in some kinds of circular letters, but it is quite out of place in the common run of business correspondence, and a comparison of the sales letters of many com-

panies with their day-to-day correspondence shows clearly the need for more attention to the day-to-day letter. A sales letter may be bought. A number of very competent men make a business of writing letters for special purposes. But a higher tone in general correspondence cannot be bought and paid for. It has to be developed. A good letter writer will neither insult the intelligence of his correspondent by making the letter too childish, nor will he make the mistake of going over his head. He will visualize who is going to receive his letter and use the kind of language that seems best to fit both the subject matter and the reader, and he will give the fitting of the words to the reader the first choice.

There is something of a feeling that letters should be elegant—that if one merely expresses oneself simply and clearly, it is because of some lack of erudition, and that true erudition breaks out in great, sonorous words and involved constructions. There could be no greater mistake. The man who really knows the language will write simply. The man who does not know the language and is affecting something which he thinks is culture has what might be called a sense of linguistic insecurity, which is akin to the sense of social insecurity. Now and again one meets a person who is dreadfully afraid of making a social error. He is afraid of getting hold of the wrong fork or of doing something else that is not done. Such people labor along frightfully. They have a perfectly vile time of it, but any one who knows social

usage takes it as a matter of course. He observes the rules, not because they are rules, but because they are second nature to him, and he shamelessly violates the rules if the occasion seems to warrant it. It is quite the same with the letter. One should know his ground well enough to do what one likes, bearing in mind that there is no reason for writing a letter unless the objective is clearly defined. Writing a letter is like shooting at a target. The target may be hit by accident, but it is more apt to be hit if careful aim has been taken.

CHAPTER III

THE PARTS OF A LETTER

The mechanical construction of a letter, whether social, friendly, or business, falls into six or seven parts. This arrangement has become established by the best custom. The divisions are as follows:

1. Heading
2. Inside address (Always used in business letters but omitted in social and friendly letters)
3. Salutation
4. Body
5. Complimentary close
6. Signature
7. Superscription

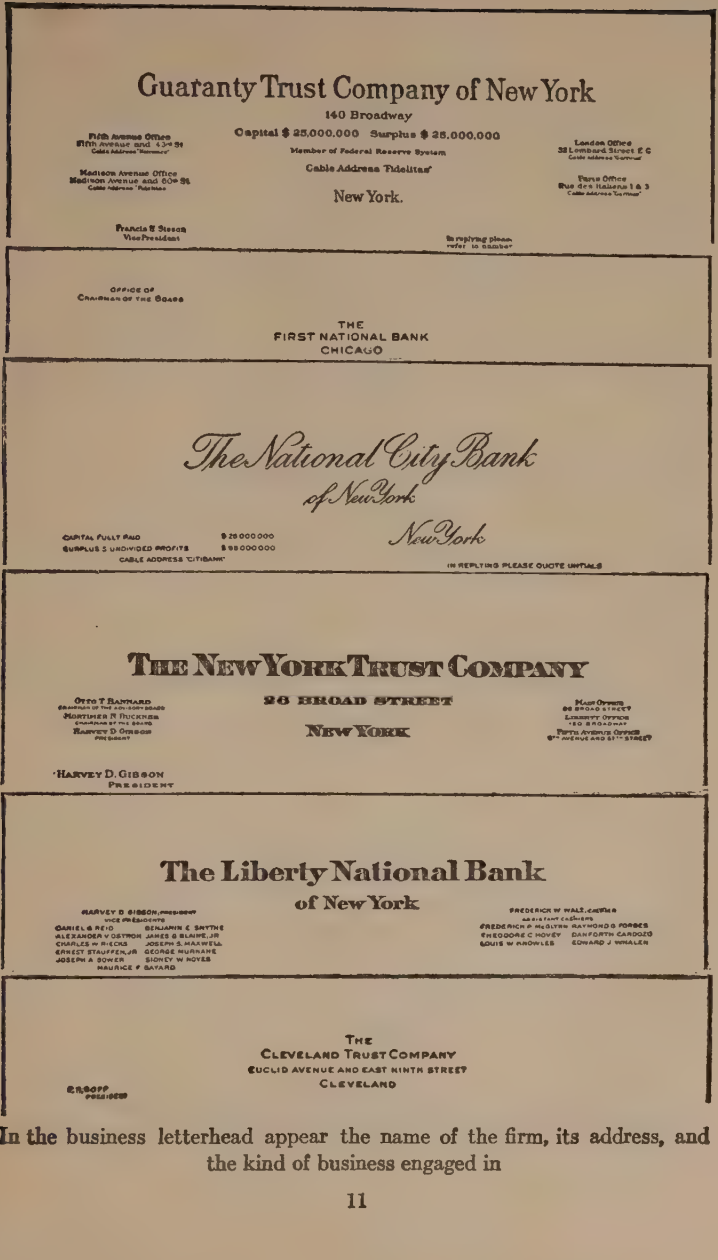
1. The Heading

The heading of a letter contains the street address, city, state, and the date. The examples below will illustrate:

2018 Calumet Street
Chicago, Ill.
May 12, 1921

or

1429 Eighth Avenue
New York, N. Y.
March 8, 1922



Guaranty Trust Company of New York

140 Broadway

Capital $ 25,000,000 Surplus $ 25,000,000

Member of Federal Reserve System

Cable Address "Fidelitas"

New York.

Fifth Avenue Office
Madison Avenue Office
London Office
Paris Office
Francis L Stetson
Vice President
In replying please refer to number

OFFICE OF
CHAIRMAN OF THE BOARD

THE
FIRST NATIONAL BANK
CHICAGO

The National City Bank
of New York
New York

CAPITAL FULLY PAID $ 25 000 000
SURPLUS & UNDIVIDED PROFITS $ 88 000 000
CABLE ADDRESS "CITIBANK"

IN REPLYING PLEASE QUOTE INITIALS

THE NEW YORK TRUST COMPANY

OTTO T BANNARD
MORTIMER N BUCKNER
HARVEY D GIBSON

26 BROAD STREET

NEW YORK

MAIN OFFICE
LIBERTY OFFICE
FIFTH AVENUE OFFICE

HARVEY D. GIBSON
PRESIDENT

The Liberty National Bank
of New York

HARVEY D GIBSON, PRESIDENT
VICE PRESIDENTS
DANIEL G REID
ALEXANDER V OSTROM
CHARLES H RIDDLE
ERNEST STAUFFEN, JR
JOSEPH A BOWER
BENJAMIN E SMYTHE
JAMES G BLAINE, JR
JOSEPH S. MAXWELL
GEORGE NURNANE
SIDNEY W MOYES
MAURICE F GAYARD

FREDERICK W WALZ, CASHIER
ASSISTANT CASHIERS
FREDERICK P McILVEEN
THEODORE C HOVEY
LOUIS W KNOWLES
RAYMOND FORBES
DANFORTH CARDOZO
EDWARD J WHALEN

THE
CLEVELAND TRUST COMPANY
EUCLID AVENUE AND EAST NINTH STREET
CLEVELAND

In the business letterhead appear the name of the firm, its address, and the kind of business engaged in

When the heading is typewritten or written by hand, it is placed at the top of the first letter sheet close to the right-hand margin. It should begin about in the center, that is, it should extend no farther to the left than the center of the page. If a letter is short and therefore placed in the center of a page, the heading will of course be lower and farther in from the edge than in a longer letter. But it should never be less than an inch from the top and three quarters of an inch from the edge.

In the business letterhead appear the name of the firm, its address, and the kind of business engaged in. The last is often omitted in the case of widely known firms or where the nature of the business is indicated by the name of the firm.

In the case of a printed or engraved letterhead, the written heading should consist only of the date. The printed date-line is not good. To mix printed and written or typed characters detracts from the neat appearance of the letter.

In social stationery the address, when engraved, should be about three quarters of an inch from the top of the sheet, either in the center or at the right-hand corner. When the address is engraved, the date may be written at the end of the last sheet, from the left-hand corner, directly after the signature.

2. The Inside Address

In social correspondence what is known as the inside address is omitted. In all business corre-

NEW YORK LIFE INSURANCE COMPANY
346 BROADWAY, NEW YORK.
VICE-PRESIDENT'S OFFICE.

ALEXANDER & GREEN

120 Broadway
New York

ALUMNAE ASSOCIATION
OF
BRYN MAWR COLLEGE

AMERICAN CHEMICAL SOCIETY
OFFICE OF THE SECRETARY

CHARLES L. PARSONS
SECRETARY

WASHINGTON, D. C.
1709 G STREET N. W.

NATIONAL ALLIANCE OF EMPLOYERS AND EMPLOYED.

CHAIRMAN
Rt HON. FREDK HUTH JACKSON, P.C.

HON TREASURERS
SIR ROBERT HADFIELD BART
SIR A VASSAR SMITH BART
MR ARTHUR PUGH

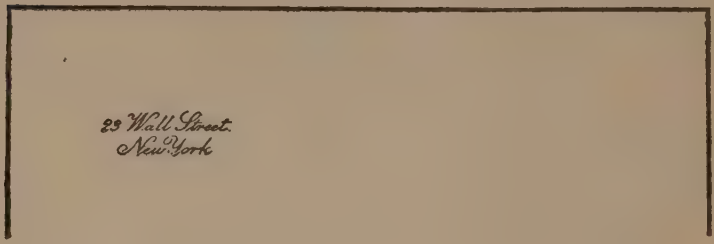
SECRETARY
S.M. PATERSON.

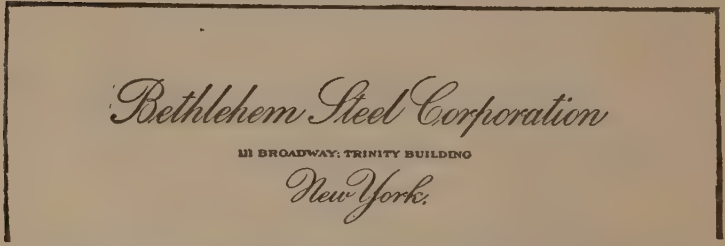
TELEPHONE NO
VICTORIA 2446.

TELEGRAPHIC ADDRESS,
CALLEMP, SOWEST, LONDON.

64, VICTORIA STREET.
LONDON, S.W.1.

Letterheads used by a life insurance company, a law firm, and three associations





In the case of widely known firms, or where the name of the firm itself indicates it, reference to the nature of the business is often omitted from letterheads.

spondence it is obviously necessary. The name and address of the person to whom a business letter is sent is placed at the left-hand side of the letter sheet below the heading, about an inch from the edge of the sheet, that is, leaving the same margin as in the body of the letter. The distance below the heading will be decided by the length and arrangement of the letter. The inside address consists of the name of the person or of the firm and the address. The address should comprise the street number, the city, and the state. The state may, in the case of certain very large cities, be omitted. Either of the following styles may be used—the straight edge or the diagonal:

Wharton & Whaley Co.
Madison Avenue & Forty-Fifth Street
New York, N. Y.

or

Wharton & Whaley Co.
Madison Avenue & Forty-Fifth Street
New York, N. Y.

Punctuation at the ends of the lines of the heading and the address may or may not be used. There is a growing tendency to omit it.

The inside address may be written at the end of the letter, from the left, below the signature. This is done in official letters, both formal and informal. These official letters are further described under the heading "Salutation" and in the chapter on stationery.

3. The Salutation

Social Letters

The salutation, or complimentary address to the person to whom the letter is written, in a social letter should begin at the left-hand side of the sheet about half an inch below the heading and an inch from the edge of the paper. The form "My dear" is considered in the United States more formal than "Dear." Thus, when we write to a woman who is simply an acquaintance, we should say "My dear Mrs. Evans." If we are writing to someone more intimate we should say "Dear Mrs. Evans." The opposite is true in England—that is, "My dear Mrs. Evans" would be written to a friend and "Dear Mrs. Evans" to a mere acquaintance. In writing to an absolute stranger, the full name should be written and then immediately under it, slightly to the right, "Dear Madam" or "Dear Sir." For example:

Mrs. John Evans,
Dear Madam:

or

Mr. William Sykes,
Dear Sir:

The salutation is followed by a colon or a comma.

Business Letters

In business letters the forms of salutation in common use are: "Dear Sir," "Gentlemen," "Dear

Madam," and "Mesdames." In the still more formal "My dear Sir" and "My dear Madam" note that the second word is not capitalized. A woman, whether married or unmarried, is addressed "Dear Madam." If the writer of the letter is personally acquainted with the person addressed, or if they have had much correspondence, he may use the less formal address, as "My dear Mr. Sykes."

The salutation follows the inside address and preserves the same margin as does the first line of the address. The following are correct forms:

White Brothers Co. 591 Fifth Avenue New York	or	White Brothers Co. 591 Fifth Avenue New York
Gentlemen:		Gentlemen:

"Dear Sirs" is no longer much used—although in many ways it seems to be better taste.

In the case of a firm or corporation with a single name, as Daniel Davey, Inc., or of a firm or corporation consisting of men and women, the salutation is also "Gentlemen" (or "Dear Sirs"). In letters to or by government officials the extremely formal "Sir" or "Sirs" is used. These are known as formal official letters.

The informal official letter is used between business men and concerns things not in the regular routine of business affairs. These letters are decidedly informal and may be quite conversational in tone.

The use of a name alone as a salutation is not correct, as:

Mr. John Evans:
I have your letter of—

Forms of salutation to be avoided are "Dear Miss," "Dear Friend," "Messrs."

In memoranda between members of a company the salutations are commonly omitted—but these memoranda are not letters. They are messages of a "telegraphic" nature.

Titles

In the matter of titles it has been established by long custom that a title of some kind be used with the name of the individual or firm. The more usual titles are:

"Mr.," "Mrs.," "Miss," "Messrs.," "Reverend," "Doctor," "Professor," and "Honorable." "Esquire," written "Esq." is used in England instead of the "Mr." in common use in the United States. Although still adhered to by some in this country, its use is rather restricted to social letters. Of course it is never used with "Mr." Write either "Mr. George L. Ashley" or "George L. Ashley, Esq."

The title "Messrs." is used in addressing two or more persons who are in business partnership, as "Messrs. Brown and Clark" or "Brown & Clark"; but The National Cash Register Company, for example, should not be addressed "Messrs. National,

Cash Register Company" but "The National Cash Register Company." The form "Messrs." is an abbreviation of "Messieurs" and should not be abbreviated in any way other than "Messrs." The title "Miss" is not recognized as an abbreviation and is not followed by a period.

Honorary degrees, such as "M.D.," "Ph.D.," "M.A.," "B.S.," "LL.D.," follow the name of the person addressed. The initials "M.D." must not be used in connection with "Doctor" as this would be a duplication. Write either "Dr. Herbert Reynolds" or "Herbert Reynolds, M.D." The titles of "Doctor," "Reverend," and "Professor" precede the name of the addressed, as: "Dr. Herbert Reynolds," "Rev. Philip Bentley," "Prof. Lucius Palmer." It will be observed that these titles are usually abbreviated on the envelope and in the inside address, but in the salutation they must be written out in full, as "My dear Doctor," or "My dear Professor." In formal notes one writes "My dear Doctor Reynolds" or "My dear Professor Palmer." In less formal notes, "Dear Doctor Reynolds" and "Dear Professor Palmer" may be used.

A question of taste arises in the use of "Doctor." The medical student completing the studies which would ordinarily lead to a bachelor's degree is known as "Doctor," and the term has become associated in the popular mind with medicine and surgery. The title "Doctor" is, however, an academic distinction, and although applied to all graduate medical practi-

tioners is, in all other realms of learning, a degree awarded for graduate work, as Doctor of Philosophy (Ph.D.), or for distinguished services that cause a collegiate institution to confer an honorary degree such as Doctor of Common Law (D.C.L.), Doctor of Law and Literature (LL.D.), Doctor of Science (Sc.D.), and so on. Every holder of a doctor's degree is entitled to be addressed as "Doctor," but in practice the salutation is rarely given to the holders of the honorary degrees—mostly because they do not care for it.

Do not use "Mr." or "Esq." with any of the titles mentioned above.

The President of the United States should be addressed formally as "Sir," informally as "My dear Mr. President."

Members of Congress and of the state legislatures, diplomatic representatives, judges, and justices are entitled "Honorable," as "Honorable Samuel Sloane," thus:

(Formal)
Honorable (or Hon.) John Henley
Sir:

(Informal)
Honorable (or Hon.) John Henley
My dear Mr. Henley:

Titles such as "Cashier," "Secretary," and "Agent" are in the nature of descriptions and follow the name; as "Mr. Charles Hamill, Cashier."

When such titles as "Honorable" and "Reverend" are used in the body of the letter they are preceded by the article "the." Thus, "The Honorable Samuel Sloane will address the meeting."

A woman should never be addressed by her husband's title. Thus the wife of a doctor is not "Mrs. Dr. Royce" but "Mrs. Paul Royce." The titles of "Judge," "General," and "Doctor" belong to the husband only. Of course, if a woman has a title of her own, she may use it. If she is an "M.D." she will be designated as "Dr. Elizabeth Ward." In this case her husband's Christian name would not be used.

In writing to the clergy, the following rules should be observed:

For a Cardinal the only salutation is "Your Eminence." The address on the envelope should read "His Eminence John Cardinal Farley."

To an Archbishop one should write "Most Rev. Patrick J. Hayes, D.D., Archbishop of New York." The salutation is usually "Your Grace," although it is quite admissible to use "Dear Archbishop." The former is preferable and of more common usage.

The correct form of address for a Bishop is "The Right Reverend John Jones, D.D., Bishop of ——." The salutation in a formal letter should be "Right Reverend and dear Sir," but this would be used only in a strictly formal communication. In this salutation "dear" is sometimes capitalized, so that it would read "Right Reverend and Dear Sir"; although the form in the text seems preferable, some

bishops use the capitalized "Dear." The usual form is "My dear Bishop," with "The Right Reverend John Jones, D.D., Bishop of ——" written above it. In the Protestant Episcopal Church a Dean is addressed "The Very Reverend John Jones, D.D., Dean of ——" The informal salutation is "My dear Dean Jones" and the formal is "Very Reverend and dear Sir."

In addressing a priest, the formal salutation is "Reverend and dear Sir," or "Reverend dear Father." The envelope reads simply: "The Rev. Joseph J. Smith," followed by any titles the priest may enjoy.

The form used in addressing the other clergy is "The Reverend John Jones," and the letter, if strictly formal, would commence with "Reverend and Dear Sir." The more usual form, however, is "My dear Mr. Brown (or "Dr. Brown," as the case may be). The use of the title "Reverend" with the surname only is wholly inadmissible.

In general usage the salutation in addressing formal correspondence to a foreign ambassador is "His Excellency," to a Minister or Chargé d'Affaires, "Sir." In informal correspondence the general form is "My dear Mr. Ambassador," "My dear Mr. Minister," or "My dear Mr. Chargé d'Affaires."

4. The Body of the Letter

In the placing of a formal note it must be arranged so that the complete note appears on the first page

only. The social letter is either formal or informal. The formal letter must be written according to certain established practice. It is the letter used for invitations to formal affairs, for announcements, and for the acknowledgment of these letters. The third person must always be used. If one receives a letter written in the third person one must answer in kind. It would be obviously incongruous to write

Mr. and Mrs. John Evans
regret that we are unable to accept
Mrs. Elliott's
kind invitation for the theatre
on Thursday, May the fourth
as we have a previous engagement

It should read

Mr. and Mrs. John Evans
regret that they are unable to accept
Mrs. Elliott's
kind invitation for the theatre
on Thursday, May the fourth
as they have a previous engagement

In these notes, the hour and date are never written numerically but are spelled out.

If the family has a coat-of-arms or crest it may be used in the centre of the engraved invitation at the top, but monograms or stamped addresses are never so used.

For the informal letter there are no set rules except that of courtesy, which requires that we have our

thought distinctly in mind before putting it on paper. It may be necessary to pause a few moments before writing, to think out just what we want to say. A rambling, incoherent letter is not in good taste any more than careless, dishevelled clothing. Spelling should be correct. If there is any difficulty in spelling, a small dictionary kept in the desk drawer is easily consulted. Begin each sentence with a capital. Start a new paragraph when you change to a new subject. Put periods (or interrogation points as required) at the ends of the sentences. It is neater to preserve a margin on both sides of the letter sheet.

In the body of a business letter the opening sentence is in an important position, and this is obviously the place for an important fact. It ought in some way to state or refer to the subject of or reason for the letter, so as to get the attention of the reader immediately to the subject.

It ought also to suggest a courteous personal interest in the recipient's business, to give the impression of having to do with his interests. For instance, a reader might be antagonized by

Yours of the 14th regarding the shortage in your last order received.

How much more tactful is

We regret to learn from your letter of March 14th that there was a shortage in your last order.

Paragraphs should show the division of the thought of the letter. If you can arrange and group your subjects and your thoughts on them logically in your mind, you will have no trouble in putting them on paper. It is easier for the reader to grasp your thought if in each paragraph are contained only one thought and the ideas pertaining to it.

The appearance of a business letter is a matter to which all too little concern has been given. A firm or business which would not tolerate an unkempt salesman sometimes will think nothing of sending out badly typed, badly placed, badly spelled letters.

The first step toward a good-looking letter is proper stationery, though a carefully typed and placed letter on poor stationery is far better than one on good stationery with a good letterhead but poor typing and placing.

The matter of correct spelling is merely a case of the will to consult a dictionary when in doubt.

The proper placing of a letter is something which well rewards the care necessary at first. Estimate the matter to go on the page with regard to the size of the page and arrange so that the centre of the letter will be slightly above the centre of the letter sheet. The margins should act as a frame or setting for the letter. The left-hand space should be at least an inch and the right-hand at last a half inch. Of course if the letter is short the margins will be wider. The top and bottom margins should be wider than the side margins.

The body of the letter should begin at the same distance from the edge as the first line of the inside address and the salutation.

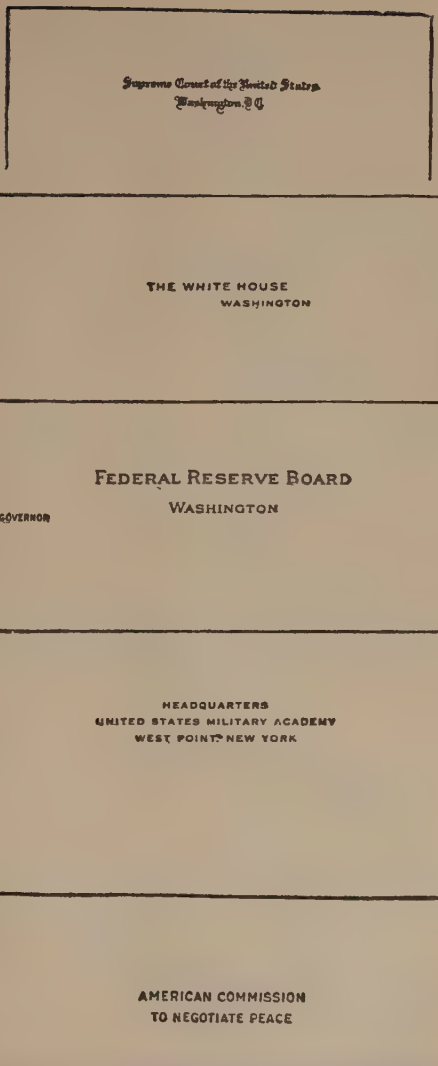
All paragraphing should be indicated by indenting the same distances from the margin—about an inch—or if the block system is used no paragraph indentation is made but double or triple spacing between the paragraphs indicates the divisions. If the letter is handwritten, the spacing between the paragraphs should be noticeably greater than that between other lines.

Never write on both sides of a sheet. In writing a business letter, if the letter requires more than one page, use plain sheets of the same size and quality without the letterhead. These additional sheets should be numbered at the top. The name or initials of the firm or person to whom the letter is going should also appear at the top of the sheets. This letter should never run over to a second sheet if there are less than three lines of the body of the letter left over from the first page.

In the formal official letter, that is, in letters to or by government officials, members of Congress, and other dignitaries, the most rigid formality in language is observed. No colloquialisms are allowed and no abbreviations.

5. The Complimentary Close

The complimentary close follows the body of the letter, about two or three spaces below it. It begins



Specimens of letterheads used for official stationery

about in the center of the page under the body of the letter. Only the first word should be capitalized and a comma is placed at the end. The wording may vary according to the degree of cordiality or friendship. In business letters the forms are usually restricted to the following:

Yours truly (or) Truly yours (not good form)
Yours very truly (or) Very truly yours
Yours respectfully (or) Respectfully yours
Yours very respectfully.

If the correspondents are on a more intimate basis they may use

Faithfully yours
Cordially yours
Sincerely yours.

In formal official letters the complimentary close is

Respectfully yours
Yours respectfully.

The informal social letter may close with

Yours sincerely
Yours very sincerely
Yours cordially
Yours faithfully
Yours gratefully (if a favor has been done)
Yours affectionately
Very affectionately yours
Yours lovingly
Lovingly yours.

The position of "yours" may be at the beginning or at the end, but it must never be abbreviated or omitted.

If a touch of formal courtesy is desired, the forms "I am" or "I remain" may be used before the complimentary closing. These words keep the same margin as the paragraph indenting. But in business letters they are not used.

6. The Signature

The signature is written below the complimentary close and a little to the right, so that it ends about at the right-hand margin. In signing a social letter a married woman signs herself as "Evelyn Rundell," not "Mrs. James Rundell" nor "Mrs. Evelyn Rundell." The form "Mrs. James Rundell" is used in business letters when the recipient might be in doubt as to whether to address her as "Mrs." or "Miss." Thus a married woman would sign such a business letter:

Yours very truly,
Evelyn Rundell
(Mrs. James Rundell).

An unmarried woman signs as "Ruth Evans," excepting in the case of a business letter where she might be mistaken for a widow. She then prefixes "Miss" in parentheses, as (Miss) Ruth Evans.

A woman should not sign only her given name in a letter to a man unless he is her fiancé or a relative or an old family friend.

A widow signs her name with "Mrs." in parentheses before it, as (Mrs.) Susan Briggs Geer.

A divorced woman, if she retains her husband's name, signs her letters with her given name and her own surname followed by her husband's name, thus:

Janet Hawkins Carr.

and in a business communication:

Janet Hawkins Carr
(Mrs. Janet Hawkins Carr).

A signature should always be made by hand and in ink. The signature to a business letter may be simply the name of the writer. Business firms or corporations have the name of the firm typed above the written signature of the writer of the letter. Then in type below comes his official position. Thus:

Hall, Haines & Company (typewritten)
Alfred Jennings (handwritten)
Cashier (typewritten).

If he is not an official, his signature is preceded by the word "By."

In the case of form letters or routine correspondence the name of the person directly responsible for the letter may be signed by a clerk with his initials just below it. Some business firms have the name of the person responsible for the letter typed immediately under the name of the firm and then his signature below that. This custom counteracts illegibility in signatures.

In circular letters the matter of a personal signature is a very important one. Some good points on this subject may be gathered from the following extract from *Printers' Ink.*

Who shall sign a circular letter depends largely on circumstances entering individual cases. Generally speaking, every letter should be tested on a trial list before it is sent out in large quantities. It is inadvisable to hazard an uncertain letter idea on a large list until the value of the plan, as applied to that particular business, has been tried out.

There are certain things about letter procedure, however, that experience has demonstrated to be fundamental. One of these platforms is that it is best to sign the letter with some individual's name. Covering up the responsibility for the letter with such a general term as "sales department" or "advertising department" takes all personality out of the missive and to that extent weakens the power of the message. But even in this we should be chary of following inflexible rules. We can conceive of circumstances where it would be advisable to have the letter come from a department rather than from an individual.

Of course the management of many business organizations still holds that all letters should be signed by the company only. If the personal touch is permitted at all, the extent of it is to allow the writer of the letter to subscribe his initials. This idea, however, is pretty generally regarded as old-fashioned and is fast dying out.

Most companies favor the plan of having the head of the department sign the circular letters emanating from his department. If he doesn't actually dictate the letter himself, no telltale signs such as the initials of the actual dictator should be made. If it is a sales matter, the letter would bear the signature of the sales manager. If the communication pertained to advertising, it would be signed by the advertising manager. Where it is desired to give unusual emphasis to the letter, it might oc-

casionally be attributed to the president or to some other official higher up. The big name idea should not be overdone. People will soon catch on that the president would not have time to answer all of the company's correspondence. If he has, it is evident that a very small business must be done.

A letter idea that is coming into wide vogue is to have the letter signed by the man in the company who comes into occasional personal contact with the addressee. One concern has the house salesman who waits on customers coming from that section of the country when they visit headquarters sign all promotion letters going to them. The house salesman is the only one in the firm whom the customer knows. It is reasoned that the latter will give greater heed to a letter coming from a man with whom he is on friendly terms. Another company has its branch managers take the responsibility for circular letters sent to the trade in that territory. Another manufacturer has his salesmen bunched in crews of six. Each crew is headed by a leader. This man has to sell, just as his men do, but in addition he acts as a sort of district sales manager. All trade letters going out in his district carry the crew leader's signature.

There is much to be said in favor of this vogue. Personal contact is so valuable in all business transactions that its influence should be used in letters, in so far as it is practicable to do so.

The signature should not vary. Do not sign "G. Smith" to one letter, "George Smith" to another, and "G. B. Smith" to a third.

A man should never prefix to his signature any title, as "Mr." "Prof.," or "Dr."

A postscript is sometimes appended to a business letter, but the letters "P.S." do not appear. It is not, however, used as formerly—to express some thought which the writer forgot to include in the

letter, or an afterthought. But on account of its unique position in the letter, it is used to place special emphasis on an important thought.

7. The Superscription

In the outside address or superscription of a letter the following forms are observed:

A letter to a woman must always address her as either "Mrs." or "Miss," unless she is a professional woman with a title such as "Dr." But this title is used only if the letter is a professional one. It is not employed in social correspondence. A woman is never addressed by her husband's title, as "Mrs. Captain Bartlett."

A married woman is addressed with "Mrs." prefixed to her husband's name, as "Mrs. David Greene." This holds even if her husband is dead.

A divorced woman is addressed (unless she is allowed by the courts to use her maiden name) as "Mrs." followed by her maiden name and her former husband's surname, as: "Mrs. Edna Boyce Blair," "Edna Boyce" being her maiden name.

A man should be given his title if he possess one. Otherwise he must be addressed as "Mr." or "Esq."

Titles of those holding public office, of physicians, of the clergy, and of professors, are generally abbreviated on the envelope except in formal letters.

It is rather customary to address social letters to "Edward Beech, Esq.," business letters to "Mr.

Edward Beech," and a tradesman's letter to "Peter Moore." A servant is addressed as "William White."

The idea has arisen, and it would seem erroneous, that if the man addressed had also "Sr." or "Jr." attached, the title "Mr." or "Esq." should not be used. There is neither rhyme nor reason for this, as "Sr." and "Jr." are certainly not titles and using "Mr." or "Esq." would not be a duplication. So the proper mode of address would be

Mr. John Evans, Jr.

or

John Evans, Jr., Esq.

The "Sr." is not always necessary as it may be understood.

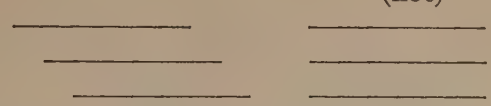
Business envelopes should have the address of the writer printed in the upper left-hand corner as a return address. This space should not be used for advertising.

In addressing children's letters, it should be remembered that a letter to a girl child is addressed to "Miss Jane Green," regardless of the age of the child. But a little boy should be addressed as "Master Joseph Green."

The address when completed should be slightly below the middle of the envelope and equidistant from right and left edges. The slanting or the straight-edge form may be used, to agree with the indented or the block style of paragraphing respectively.

Punctuation at the ends of the lines in the envelope address is not generally used.

The post office prefers the slanting edge form of address, thus:



If there is a special address, such as "General Delivery," "Personal," or "Please forward," it should be placed at the lower left-hand corner of the envelope.

CHAPTER IV

BEING APPROPRIATE—WHAT TO AVOID

Common Offenses

Under this head are grouped a few of the more common offenses against good form in letter writing; some of these have been touched on in other chapters.

Never use ruled paper for any correspondence.

Never use tinted paper for business letters.

Do not have date lines on printed letterheads. This of course has to do with business stationery.

Do not use simplified spelling, if for no other reason than that it detracts from the reader's absorption of the contents of the letter itself.

"Enthuse" is not a word—do not use it.

Avoid blots, fingermarks, and erasures.

Do not use two one-cent stamps in place of a two-cent stamp. Somehow one-cent stamps are not dignified.

Never use "Dear Friend," "Friend Jack," "My dear Friend," or "Friend Bliss" as a form of salutation. In the case of a business letter where a salutation for both sexes may be necessary, use "Gentlemen."

Never cross the writing in a letter with more writing.

Never use "oblige" in the place of the complimentary close.

Do not double titles, as "Mr. John Walker, Esq." Write either "Mr. John Walker" or "John Walker, Esq."

A woman should never sign herself "Mrs." or "Miss" to a social letter. In business letters (See Chapter 3) it may be necessary to prefix "Mrs." or "Miss" in parentheses to show how an answer should be addressed to her.

Never omit "Yours" in the complimentary close. Always write "Yours sincerely," "Yours truly," or whatever it may be. Never write a letter in the heat of anger. Sleep on it if you do and the next morning will not see you so anxious to send it.

In some business offices it has become the custom to have typed at the bottom of a letter, or sometimes even rubber-stamped, such expressions as:

Dictated but not read.

Dictated by but signed in the absence of ———.

Dictated by Mr. Jones, but, as Mr. Jones was called away, signed by Miss Walker.

While these may be the circumstances under which the letter was written and may be necessary for the identification of the letter, they are no less discourtesies to the reader. And it cannot improve the situation to call them to the reader's attention.

In the matter of abbreviations of titles and the like a safe rule is "When in doubt do not abbreviate."

Sentences like "Dictated by Mr. Henry Pearson to Miss Oliver" are in bad form, not to speak of their being bad business. They intrude the mechanics of the letter on the reader and in so doing they take his interest from the actual object of the communication. All necessary identification can be made by initials, as: L. S. B.—T.

Do not write a sales letter that gives the same impression as a strident, raucous-voiced salesman. If the idea is to attract attention by shouting louder than all the rest, it might be well to remember that the limit of screeching and of words that hit one in the eye has probably been reached. The tack to take, even from a result-producing standpoint and aside from the question of good taste, is to have the tone of the letter quiet but forceful—the firm, even tone of a voice heard through a yelling mob.

Do not attempt to put anything on paper without first thinking out and arranging what you want to say.

Complimentary closings in business letters, such as "Yours for more business," should be avoided as the plague.

Stock Phrases in Business Letters

There are certain expressions, certain stock phrases, which have in the past been considered ab-

solutely necessary to a proper knowledge of so-called business English. But it is gratifying to notice the emphasis that professors and teachers of business English are placing on the avoidance of these horrors and on the adoption of a method of writing in which one says exactly what one means and says it gracefully and without stiltedness or intimacy. Their aim seems to be the ability to write a business letter which may be easily read, easily understood, and with the important facts in the attention-compelling places. But for the sake of those who still cling to these hackneyed improprieties (which most of them are), let us line them up for inspection. Many of them are inaccurate, and a moment's thought will give a better method of conveying the ideas.

"We beg to state," "We beg to advise," "We beg to remain." There is a cringing touch about these. A courteous letter may be written without begging.

"Your letter has come to hand" or "is at hand" belongs to a past age. Say "We have your letter of ——" or "We have received your letter."

"We shall advise you of ——" This is a legal expression. Say "We shall let you know" or "We shall inform you."

"As per your letter." Also of legal connotation. Say "according to" or "in agreement with."

"Your esteemed favor" is another relic. This is a form of courtesy, but is obsolete. "Favor," used to mean "communication" or "letter," is obviously inaccurate.

"Replying to your letter, would say," or "wish to say." Why not say it at once and abolish the wordiness?

"State" gives the unpleasant suggestion of a cross-examination. Use "say."

"And oblige" adds nothing to the letter. If the reader is not already influenced by its contents, "and oblige" will not induce him to be.

The telegraphic brevity caused by omitting pronouns and all words not necessary to the sense makes for discourtesy and brusqueness, as:

Answering yours of the 21st inst., order has been delayed, but will ship goods at once.

How much better to say:

We have your letter of 21st October concerning the delay in filling your order. We greatly regret the delay, but we can now ship the goods at once.

"Same" is not a pronoun. It is used as such in legal documents, but it is incorrect to employ it in business letters as other than an adjective. Use instead "they," "them," or "it."

Incorrect:

We have received your order and same will be forwarded.

Correct:

We have received your order and it will be forwarded.

"Kindly"—as in: "We kindly request that you will send your subscription." There is nothing kind in your request and if there were, you would not so allude to it. "Kindly" in this case belongs to "send," as "We request that you will kindly send your subscription."

The word "kind" to describe a business letter—as "your kind favor"—is obviously misapplied. There is no element of "kindness" on either side of an ordinary business transaction.

The months are no longer alluded to as "inst.," "ult.," or "prox." [abbreviations of the Latin "instant" (present), "ultimo" (past), and "proximo" (next)] as "Yours of the 10th inst." Call the months by name, as "I have your letter of 10th May."

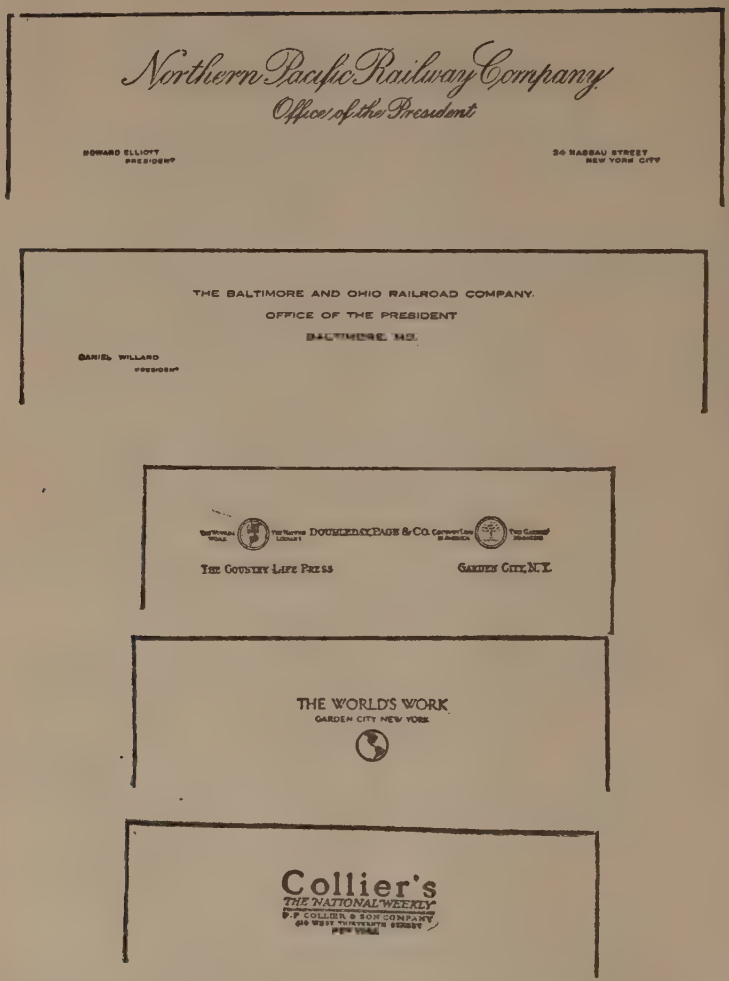
"Contents carefully noted" is superfluous and its impression on the reader is a blank.

"I enclose herewith." "Herewith" in this sense means in the envelope. This fact is already expressed in the word "enclose."

Avoid abbreviations of ordinary words in the body or the closing of a letter, as "Resp. Yrs." instead of "Respectfully yours."

The word "Company" should not be abbreviated unless the symbol "&" is used. But the safest plan in writing to a company is to write the name exactly as they write it themselves or as it appears on their letterheads.

Names of months and names of states may be abbreviated in the heading of the letter but not in



As to the use of the symbol "&" and the abbreviation of the word "company," the safest plan in writing to a company is to spell its name exactly as it appears on its letterhead

the body. But it is better form not to do so. Names of states should never be abbreviated on the envelope. For instance, "California" and "Colorado," if written "Cal." and "Col.," may easily be mistaken for each other.

The participial closing of a letter, that is, ending a letter with a participial phrase, weakens the entire effect of the letter. This is particularly true of a business letter. Close with a clear-cut idea. The following endings will illustrate the ineffective participle:

Hoping to hear from you on this matter by return mail.
Assuring you of our wish to be of service to you in the future.
Thanking you for your order and hoping we shall be able to please you.
Trusting that you will start an investigation as soon as possible.

More effective endings would be:

Please send a remittance by return mail.
If we can be of use to you in the future, will you let us know?
We thank you for your order and hope we shall fill it to your satisfaction.
Please investigate the delay at once.

The participial ending is merely a sort of habit. A letter used to be considered lacking in ease if it ended with an emphatic sentence or ended with something that had really to do with the subject of the letter.

It might be well in concluding a letter, as in a personal leavetaking, to "Stand not on the order of your going." Good-byes should be short.

CHAPTER V

PERSONAL LETTERS—SOCIAL AND FRIENDLY

Invitations and Acknowledgments

General Directions

The format of an invitation is not so important as its taste. Some of the more formal sorts of invitations—as to weddings—have become rather fixed, and the set wordings are carried through regardless of the means at hand for proper presentation. For instance, one often sees a wedding invitation in impeccable form but badly printed on cheap paper. It would be far better, if it is impossible to get good engraving or if first-class work proves to be too expensive, to buy good white notepaper and write the invitations. A typewriter is, of course, out of the question either for sending or answering any sort of social invitation. Probably some time in the future the typewriter will be used, but at present it is associated with business correspondence and is supposed to lack the implied leisure of hand writing.

The forms of many invitations, as I have said, are fairly fixed. But they are not hallowed. One may vary them within the limits of good taste, but on the

whole it is considerably easier to accept the forms in use and not try to be different. If the function itself is going to be very different from usual then the invitation itself may be as freakish as one likes—it may be written or printed on anything from a postcard to a paper bag. The sole question is one of appropriateness. But there is a distinct danger in trying to be ever so unconventional and all that. One is more apt than not to make a fool of one's self. And then, too, being always clever is dreadfully hard on the innocent by-standers. Here are things to be avoided:

Do not have an invitation printed or badly engraved. Hand writing is better than bad mechanical work.

Do not use colored or fancy papers.

Do not use single sheets.

Do not use a very large or a very small sheet—either is inappropriate.

Do not have a formal phraseology for an informal affair.

Do not abbreviate anything—initials may be used in informal invitations and acceptances, but, in the formal, "H. E. Jones" invariably has to become "Horatio Etherington Jones."

Do not send an answer to a formal invitation in the first person.

A formal invitation is written in the third person and must be so answered.

Do not use visiting cards either for acceptances or

regrets even though they are sometimes used for invitations. The practice of sending a card with "Accepts" or "Regrets" written on it is discourteous.

Do not seek to be decorative in handwriting—the flourishing Spencerian is impossible.

Do not overdo either the formality or the informality.

Do not use "R.S.V.P." (the initials of the French words "Répondez, s'il vous plaît," meaning "Answer, if you please") unless the information is really necessary for the making of arrangements. It ought to be presumed that those whom you take the trouble to invite will have the sense and the courtesy to answer.

In sending an evening invitation where there are husband and wife, both must be included, unless, of course, the occasion is "stag." If the invitation is to be extended to a daughter, then her name is included in the invitation. In the case of more than one daughter, they will receive a separate invitation addressed to "The Misses Smith." Each male member of the family other than husband should receive a separately mailed invitation.

An invitation, even the most informal, should always be acknowledged within a week of its receipt. It is the height of discourtesy to leave the hostess in doubt either through a tardy answer or through the undecided character of your reply. The acknowledgment must state definitely whether or not you accept.

The acknowledgment of an invitation sent to husband and wife must include both names but is answered by the wife only. The name of a daughter also must appear if it appears in the invitation. If Mr. and Mrs. Smith receive an invitation from Mr. and Mrs. Jones, their acknowledgment must include the names of both Mr. and Mrs. Jones, but the envelope should be addressed to Mrs. Jones only.

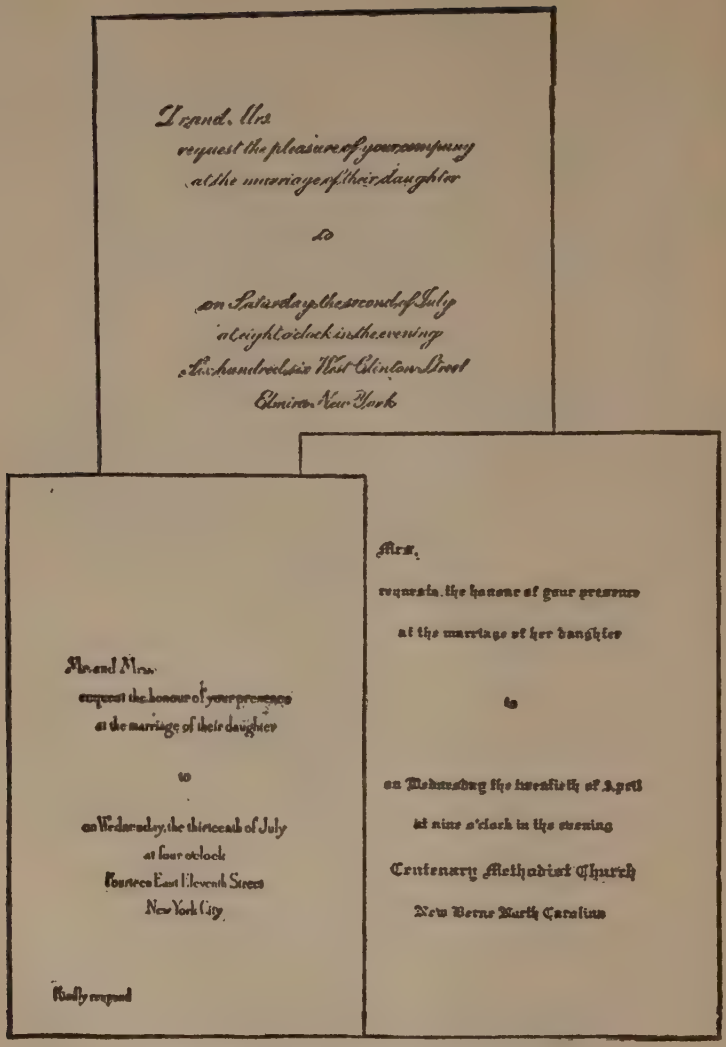
FORMAL INVITATIONS

Wedding invitations should be sent about three weeks—certainly not later than fifteen days—before the wedding. Two envelopes should be used, the name and address appearing on the outside envelope, but only the name on the inside one. The following are correct for formal invitations:

For a church wedding

(A)

Mr. and Mrs. John Evans
Request the Honour of
————————(Name written in)
Presence at the Marriage of Their Daughter
Dorothy
and
Mr. Philip Brewster
On the Evening of Monday, the Eighth of June
at Six o'Clock
At The Church of the Heavenly Rest
Fifth Avenue, New York City


Mr. and Mrs.
request the pleasure of your company
at the marriage of their daughter
to
on Saturday, the second of July
at eight o'clock in the evening
Two hundred and six West Clinton Street
Elmira, New York
Mr. and Mrs.
request the honour of your presence
at the marriage of their daughter
to
on Wednesday, the thirteenth of July
at four o'clock
Fourteen East Eleventh Street
New York City
Kindly respond
Mrs.
requests the honour of your presence
at the marriage of her daughter
to
on Wednesday the twentieth of April
at nine o'clock in the evening
Centenary Methodist Church
New Berne North Carolina

Specimens of formal wedding invitations

(B)

Mr. and Mrs. John Evans
Request the Honour of Your Presence at
The Marriage of Their Daughter
Dorothy
and
Mr. Philip Brewster
On Monday, June the Eighth
At Six o'Clock
At the Church of the Heavenly Rest
Fifth Avenue, New York

For a home wedding

Mr. and Mrs. John Evans
Request the Pleasure of
————————(Name written in)
Company at the Marriage of Their Daughter
Dorothy
and
Mr. Philip Brewster
On Wednesday, June the Tenth
At Twelve o'Clock
Five Hundred Park Avenue

Or either of the forms A and B for a church wedding may be used. "Honour of your presence" is more formal than "pleasure of your company" and hence is more appropriate for a church wedding.

It is presumed that an invitation to a home wedding includes the wedding breakfast or reception,

but an invitation to a church wedding does not. A card inviting to the wedding breakfast or reception is enclosed with the wedding invitation. Good forms are:

For a wedding breakfast

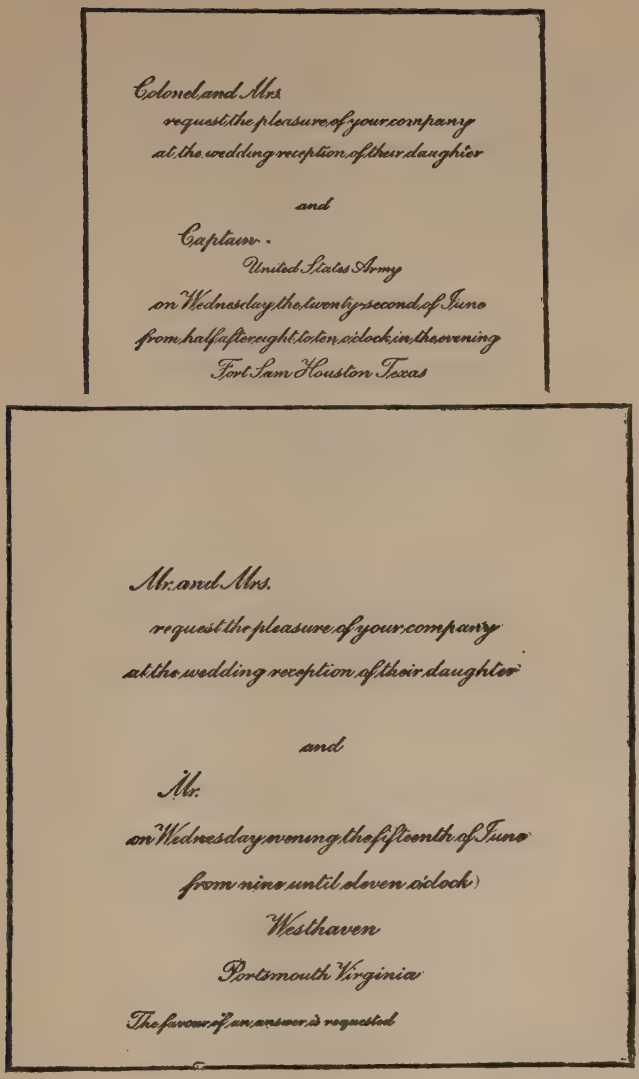
Mr. and Mrs. John Evans
Request the Pleasure of
————————(Name written in)
At Breakfast on Tuesday, June the Fourth
at Twelve o'Clock
500 Park Avenue

For a wedding reception

Mr. and Mrs. John Evans
Request the Pleasure of Your Company
At the Wedding Reception of Their Daughter
Dorothy
and
Mr. Philip Brewster
On Monday Afternoon, June the Third
At Four o'Clock
Five Hundred Park Avenue

For a second marriage

The forms followed in a second marriage—either of a widow or a divorcée—are quite the same as above. The divorcée uses whatever name she has taken after the divorce—the name of her ex-husband


Colonel and Mrs.
request the pleasure of your company
at the wedding reception of their daughter
and
Captain
United States Army
on Wednesday the twenty-second of June
from half after eight to ten o'clock in the evening
Fort Sam Houston Texas
Mr. and Mrs.
request the pleasure of your company
at the wedding reception of their daughter
and
Mr.
on Wednesday evening the fifteenth of June
from nine until eleven o'clock
Westhaven
Portsmouth Virginia
The favour of an answer is requested

Specimens of formal invitations to a wedding reception

or her maiden name if she has resumed it. The widow sometimes uses simply Mrs. Philip Brewster or a combination, as Mrs. Dorothy Evans Brewster. The invitations are issued in the name of the nearest relative—the parent or parents, of course, if living. The forms are:

(A)

Mr. and Mrs. John Evans
Request the Honour of Your Presence
At the Marriage of Their Daughter
Dorothy
(Mrs. Philip Brewster)
to
Mr. Leonard Duncan
On Thursday, April the Third
At Six o'Clock
Trinity Chapel

(B)

Mr. and Mrs. John Evans
Request the Honour of Your Presence
At the Marriage of Their Daughter
Mrs. Dorothy Evans Brewster
to
Mr. Leonard Duncan
On Thursday, April the Third
At Six o'Clock
Trinity Chapel

If there are no near relatives, the form may be:

(C)

The Honour of Your Presence is Requested
At the Marriage of
Mrs. Dorothy Evans Brewster
and
Mr. Leonard Duncan
On Thursday, April the Third
At Six o'Clock
Trinity Chapel

In formal invitations "honour" is spelled with a "u."

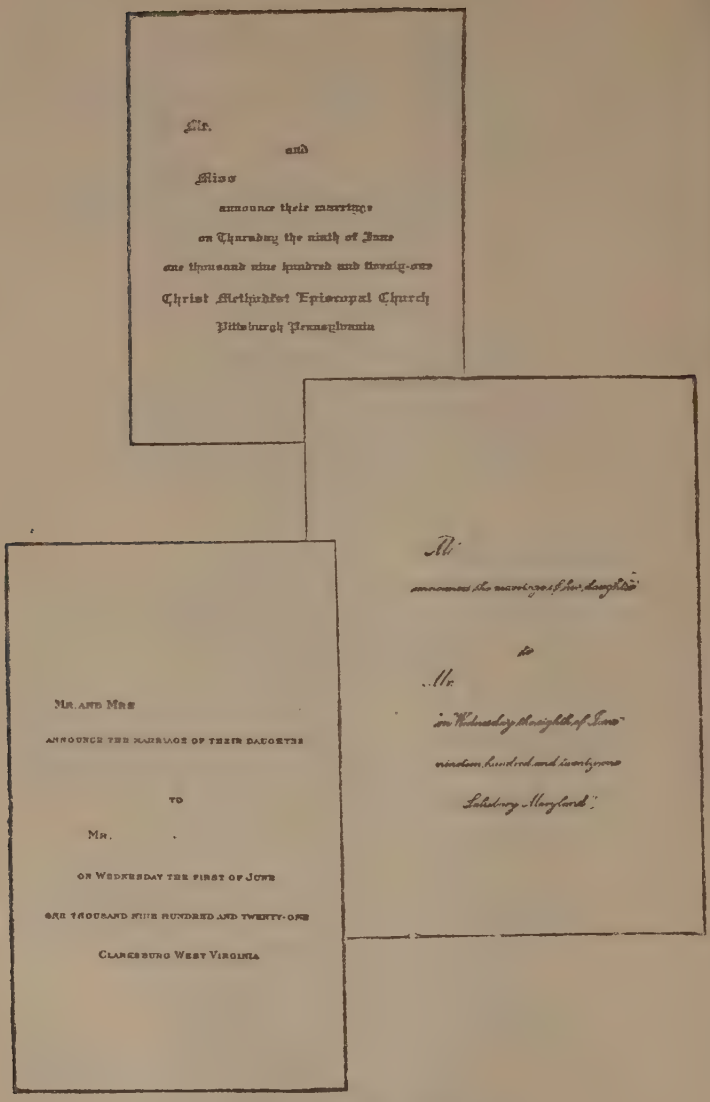
Recalling an Invitation

The wedding may have to be postponed or solemnized privately, owing to illness or death, or it may be put off altogether. In such an event the invitations will have to be recalled. The card recalling may or may not give a reason, according to circumstances. The cards should be engraved if time permits, but they may have to be written.

Convenient forms are:

(A)

Owing to the Death of Mr.
Philip Brewster's Mother,
Mr. and Mrs. Evans beg to
Recall the Invitations for
Their Daughter's Wedding on
Monday, June the Eighth.



Specimens of wedding announcements

(B)

Mr. and Mrs. John Evans beg to Recall
The Invitations for the Marriage of
Their Daughter, Dorothy, and Mr. Philip
Brewster, on Monday, June the Eighth

Wedding announcements

If a wedding is private, no formal invitations are sent out; they are unnecessary, for only a few relatives or intimate friends will be present and they will be asked by word of mouth or by a friendly note. The wedding may be formally announced by cards mailed on the day of the wedding. The announcement will be made by whoever would have sent out wedding invitations—by parents, a near relative, or by the bride and groom, according to circumstances. The custom with the bride's name in the case of a widow or divorcée follows that of wedding invitations. An engraved announcement is not acknowledged (although a letter of congratulations—see page 101—may often be sent). A card is sent to the bride's parents or whoever has sent the announcements. The announcement may be in the following form:

Mr. and Mrs. John Evans
Announce the Marriage of Their Daughter
Dorothy
to
Mr. Philip Brewster
On Monday, June the Tenth
One Thousand Nineteen Hundred and Twenty-Two

Replying to the invitation

The acceptance or the declination of a formal invitation is necessarily formal but naturally has to be written by hand. It is better to use double notepaper than a correspondence card and it is not necessary to give a reason for being unable to be present—although one may be given. It is impolite to accept or regret only a day or two before the function—the letter should be written as soon as possible after the receipt of the invitation. The letter may be indented as is the engraved invitation, but this is not at all necessary. The forms are:

Accepting

Mr. and Mrs. Frothingham Smith
accept with pleasure
Mr. and Mrs. Evans's
kind invitation to be present
at the marriage of their daughter
Dorothy
and
Mr. Philip Brewster
on Monday, June the twelfth
at twelve o'clock
(and afterward at the wedding breakfast)

Or it may be written out:

Mr. and Mrs. Frothingham Smith accept with pleasure Mr. and Mrs. Evans's kind invitation to be present at the marriage of their daughter Dorothy and Mr. Philip Brewster on Monday, June the twelfth at twelve o'clock (and afterward at the wedding breakfast).

Regretting

Mr. and Mrs. Frothingham Smith
regret exceedingly that they
are unable to accept
Mr. and Mrs. Evans's
kind invitation to be present
at the marriage of their daughter
Dorothy
and
Mr. Philip Brewster
on Monday, June the twelfth
(and afterward at the wedding breakfast)

Or this also may be written out. The portion in parentheses will be omitted if one has not been asked to the wedding breakfast or reception.

For the formal dinner

Formal dinner invitations are usually engraved, as in the following example. In case they are written, they may follow the same form or the letter form. If addressed paper is used the address is omitted from the end. The acknowledgment should follow the wording of the invitation.

(A)

Mr. and Mrs. John Evans
Request the Pleasure of
Mr. and Mrs. Trent's
Company at Dinner
On Thursday, October the First
at Seven o'Clock
and Afterward for the Play (or Opera, etc.)
500 Park Avenue

(B)

Mr. and Mrs. John Evans
Request the Pleasure of
Mr. and Mrs. Trent's
Company for Dinner and Opera
on Thursday, October the First
at Seven o'Clock

Accepting

Mr. and Mrs. George Trent
accept with much pleasure
Mr. and Mrs. Evans's
kind invitation for dinner
on Thursday, October the first,
at seven o'clock
and afterward for the opera
788 East Forty-Sixth Street

Regretting

Mr. and Mrs. George Trent
regret that they are
unable to accept
the kind invitation of
Mr. and Mrs. Evans
for dinner and opera
on Thursday, October the first,
owing to a previous engagement.
788 East Forty-Sixth Street

For a dinner not at home

Mr. and Mrs. John Evans
Request the Pleasure of
Mrs. and Miss Pearson's
Company at Dinner
At Sherry's
on Friday, March the Thirtieth
At Quarter Past Seven o'Clock
500 Park Avenue

Accepting

Mrs. Richard Pearson and Miss Pearson
accept with much pleasure
Mr. and Mrs. Evans's
very kind invitation for dinner
at Sherry's
on Friday, March the thirtieth
at quarter past seven o'clock
640 West Seventy-Second Street

Regretting

Mrs. Richard Pearson and Miss Pearson
regret exceedingly that they
are unable to accept
Mr. and Mrs. Evans's
very kind invitation for dinner
at Sherry's
on Friday, March the thirtieth
owing to a previous engagement to
dine with Mr. and Mrs Spencer
640 West Seventy-Second Street

Mr. and Mrs.

request the pleasure of your company

at dinner

on Tuesday evening the twenty-first of March

at seven o'clock

The Manufacturers Club

Philadelphia

R. s. v. p.

Dancing *Sixty one twenty seven Oxford Street*

Mr. and Mrs.

invite you to dine with them

at the Philadelphia Country Club

on the evening of Thursday the second of November

at half after eight o'clock

R. s. v. p.

Dancing 341 Pelham Road

Specimens of formal dinner invitations

Or the reply may follow the letter form:

Accepting

640 West Seventy-Second Street,
March 16, 1920.

Mr. and Mrs. Richard Pearson accept with pleasure Mrs. John Evans's kind invitation for Friday evening, March the thirtieth.

Regretting

640 West Seventy-Second Street
March 16, 1920.

Mr. and Mrs. Richard Pearson regret sincerely their inability to accept Mrs. John Evans's kind invitation for Friday evening, March the thirtieth.

These acknowledgments, being formal, are written in the third person and must be sent within twenty-four hours.

Dinner "to meet"

If the dinner or luncheon is given to meet a person of importance or a friend from out of town, the purpose should appear in the body of the invitation, thus:

Mr. and Mrs. John Evans
Request the Pleasure of
Mr. and Mrs. Trent's
Company at Dinner
on Thursday, November the Ninth
at Eight o'Clock
to Meet Mr. William H. Allen

To a formal luncheon

Mrs. John Evans
Requests the Pleasure of
Miss Blake's
Company at Luncheon
To meet Miss Grace Flint
on Tuesday, March the Fourth
at One o'Clock
and Afterward to the Matinée
500 Park Avenue

Accepting

Miss Blake
accepts with pleasure
Mrs. Evans's
very kind invitation for luncheon
on Tuesday, March the fourth
at one o'clock
to meet Miss Flint and to go
afterward to the matinée
232 West Thirty-First Street

Regretting

Miss Blake
regrets that a previous engagement
prevents her from accepting
Mrs. Evans's
very kind invitation for luncheon
on Tuesday, March the fourth
at one o'clock
to meet Miss Flint
and to go afterward to the matinée
232 West Thirty-First Street

Mr. and Mrs.

request the pleasure of your company

to meet

Miss

on Thursday evening April the twelfth

at half after eight o'clock

Philadelphia Cricket Club

Chestnut Hill Philadelphia

R. s. v. p.

600 West Hortter Street

Dancing Germantown

Mr. and Mrs.

request the pleasure of your company

to meet

Mr. and Mrs.

on Thursday evening October the nineteenth

at eight o'clock

The Country Club

R. s. v. p.

Dancing 435 West Fourth Street

Specimens of formal invitations "to meet"

For the reception

Afternoon receptions and "At Homes" for which engraved invitations are sent out are practically the same as formal "teas."

An invitation is engraved as follows:

Mr. and Mrs. John Evans
At Home
Wednesday Afternoon, September Fourth
from Four until Half-Past Seven o'Clock
Five Hundred Park Avenue

These cards are sent out by mail in a single envelope about two weeks or ten days before the event.

The recipient of such a card is not required to send either a written acceptance or regret. One accepts by attending the "At Home." If one does not accept, the visiting card should be sent by mail so that it will reach the hostess on the day of the reception.

Where an answer is explicitly required, then the reply may be as follows:

Accepting

Mrs. John Evans
accepts with pleasure
Mrs. Emerson's
kind invitation for Wednesday afternoon
November the twenty-eighth

Regretting

Mrs. John Evans
regrets that she is unable to accept
Mrs. Emerson's
kind invitation for Wednesday afternoon
November the twenty-eighth

Mrs. John Evans
regrets that she is
unable to be present at
Mrs. Emerson's
At home on Wednesday afternoon
November the twenty-eighth

Reception "to meet"

(A)

Mrs. Bruce Wellington
Requests the Pleasure of
Mrs. Evans's
Presence on Thursday Afternoon, April Fifth
to Meet the Board of Governors
of the
Door-of-Hope Society
from Four-Thirty to Seven o'Clock

Accepting

Mrs. John Evans
accepts with pleasure
Mrs. Wellington's
kind invitation to meet
The Board of Governors
of the
Door-of-Hope Society
On Thursday afternoon, April fifth

Regretting:

Mrs. John Evans
regrets that a previous engagement
prevents her from accepting
Mrs. Wellington's
kind invitation to meet
The Board of Governors of the Door-of-Hope Society
On Thursday afternoon, April fifth

Mr. and Mrs. John Evans
Request the Pleasure of Your Company
to Meet
General and Mrs. Robert E. Lee
on Thursday Afternoon, February Fourth
from Four until Seven o'Clock
Five Hundred Park Avenue

If one accepts this invitation, one acknowledges simply by attending. If one is unable to attend, then the visiting card is mailed. If unforeseen circumstances should prevent attending, then a messenger is sent with a card in an envelope to the hostess, to reach her during the reception.

Invitations for afternoon affairs

For afternoon affairs—at homes, teas, garden parties—the invitations are sent out in the name of the hostess alone, or if there be a daughter, or daughters, in society, their names will appear immediately below the name of the hostess.

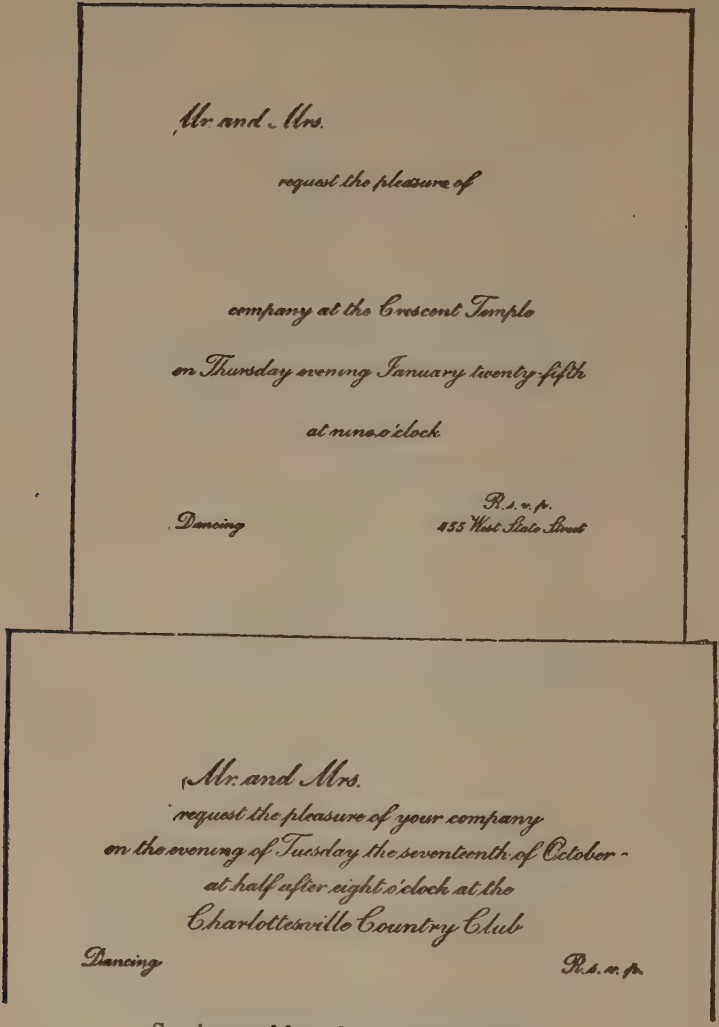
Mrs. John Evans
The Misses Evans
At Home
Thursday Afternoon, January Eleventh
from Four until Seven o'Clock
Five Hundred Park Avenue

If the purpose of the reception is to introduce a daughter, her name would appear immediately below that of the hostess, as "Miss Evans," without Christian name or initial. If a second daughter is to be introduced at the tea, her name in full is added beneath that of the hostess:

Mrs. John Evans
Miss Ruth Evans
Miss Evans
At Home
Friday Afternoon, January Twentieth
from Four until Seven o'Clock
Five Hundred Park Avenue

For balls and dances

The word "ball" is used for an assembly or a charity dance, never otherwise. An invitation to a private house bears "Dancing" or "Cotillion" in one corner of the card. This ball or formal dance invitation is engraved on a white card, sometimes with a blank space so that the guest's name may be written in by the hostess. It would read thus:


Mr. and Mrs.

request the pleasure of

company at the Crescent Temple

on Thursday evening January twenty-fifth

at nine o'clock

Dancing

R. s. v. p.
455 West State Street

Mr. and Mrs.
request the pleasure of your company
on the evening of Tuesday the seventeenth of October -
at half after eight o'clock at the
Charlottesville Country Club

Dancing

R. s. v. p.

Specimens of formal invitations to a dance

(A)

Mr. and Mrs. Charles Elliott
Request the Pleasure of
Mr. and Mrs. Evans's
Company at a Cotillion
to Be Held at the Hotel Ritz-Carlton
on Saturday, December the Third
at Ten o'Clock
Please Address Reply to
347 Madison Avenue

(B)

Mr. and Mrs. Charles Elliott
Request the Pleasure of

_____

Company on Saturday Evening
January the Sixth, at Ten o'Clock
Dancing *347 Madison Avenue*

An older style of invitation—without the blank for the written name, but instead the word "your" engraved upon the card—is in perfectly good form. The invitation would be like this:

(C)

Mr. and Mrs. Charles Elliott
Request the Pleasure of Your Company
on Saturday Evening, January the Sixth
at Ten o'Clock
Dancing *347 Madison Avenue*

Accepting

Mr. and Mrs. John Evans
accept with pleasure
Mr. and Mrs. Elliott's
very kind invitation to a cotillion
to be held at the Hotel Ritz-Carlton
On Saturday, December the third
at ten o'clock

Regretting

Mr. and Mrs. John Evans
regret exceedingly that they
are unable to accept
Mr. and Mrs. Elliott's
kind invitation to attend a dance
on Saturday, January the sixth

In sending a regret the hour is omitted, as, since the recipient will not be present, the time is unimportant.

(D)

The Honour of Your Presence
Is Requested at the Lincoln's Birthday Eve Ball
of the Dark Hollow Country Club
on Monday Evening, February Eleventh
at Half-Past Ten o'Clock
1922

Accepting

Miss Evans accepts with pleasure
the kind invitation of the Dark Hollow Country Club
for Monday evening, February eleventh
at half-past ten o'clock

For christenings

Christenings are sometimes made formal. In such case engraved cards are sent out two or three weeks ahead. A good form is:

Mr. and Mrs. Philip Brewster
Request the Pleasure of Your Company
at the Christening of Their Son
on Sunday Afternoon, April Seventeenth
At Three o'clock
at the Church of the Redeemer

Accepting

Mr. and Mrs. Charles Elliott
accept with pleasure
Mr. and Mrs. Brewster's
kind invitation to attend
the christening of their son
on Sunday afternoon, April seventeenth
at three o'clock

A reason for not accepting may or may not be given—it is better to put in a reason if you have one.

Regretting

Mr. and Mrs. Charles Elliott
regret that a previous engagement
prevents their accepting
Mr. and Mrs. Brewster's
kind invitation to the christening of their son
on Sunday afternoon, April seventeenth

INFORMAL INVITATIONS

For a wedding

An engraved invitation always implies a somewhat large or elaborate formal function. An informal affair requires simply a written invitation in the first person.

The informal wedding is one to which are invited only the immediate family and intimate friends. The reason may be simply the desire for a small, quiet affair or it may be a recent bereavement. The bride-to-be generally writes these invitations. The form may be something like this:

(A)

June 2, 1922.

Dear Mrs. Smith,

On Wednesday, June the twelfth, at three o'clock Mr. Brewster and I are to be married. The ceremony will be at home and we are asking only a few close friends. I hope that you and Mr. Smith will be able to come.

Yours very sincerely,
Dorothy Evans.

(B)

June 16, 1922.

Dear Mary,

Owing to the recent death of my sister, Mr. Brewster and I are to be married quietly at home. The wedding will be on Wednesday, June the twentieth, at eleven o'clock. We are asking only a few intimate friends and I shall be so glad if you will come.

Sincerely yours,
Dorothy Evans.

Accepting

June 7, 1922.

Dear Dorothy,

We shall be delighted to attend your wedding on Wednesday, June the twelfth, at three o'clock.

We wish you and Mr. Brewster every happiness.

Sincerely yours,
Helen Gray Smith.

Regretting

June 4, 1922.

Dear Dorothy,

I am so sorry that I shall be unable to attend your wedding. The "Adriatic" is sailing on the tenth and Father and I have engaged passage.

Let me wish you and Mr. Brewster every happiness.

Sincerely yours,
Mary Lyman.

For dinners and luncheons

An informal invitation to dinner is sent by the wife, for her husband and herself, to the wife. This invitation must include the latter's husband. It is simply a friendly note. The wife signs her Christian name, her maiden name (or more usually the initial of her maiden name), and her married name.

Five Hundred Park Avenue,
December 5th, 1922.

My dear Mrs. Trent,

Will you and Mr. Trent give us the pleasure of your company at a small dinner on Tuesday, December the twelfth, at seven o'clock?

I hope you will not be otherwise engaged on that evening as we are looking forward to seeing you.

Very sincerely yours,
Katherine G. Evans.

To cancel an informal dinner invitation

My dear Mrs. Trent,

On account of the sudden death of my brother, I regret to be obliged to recall the invitation for our dinner on Tuesday, December the twelfth.

Sincerely yours,
Katherine G. Evans.

December 8, 1922.

Accepting

788 East Forty-Sixth Street,
December 7th, 1922.

My dear Mrs. Evans,

Mr. Trent and I will be very glad to dine with you on Tuesday, December the twelfth, at seven o'clock.

With kind regards, I am

Very sincerely yours,
Charlotte B. Trent

Regretting

788 East Forty-Sixth Street,
December 7th, 1922.

My dear Mrs. Evans,

We regret deeply that we cannot accept your kind invitation to dine with you on Tuesday, December the twelfth. Mr. Trent

and I, unfortunately, have a previous engagement for that evening.

With cordial regards, I am

Yours very sincerely,
Charlotte B. Trent.

The daughter as hostess

When a daughter must act as hostess in her father's home, she includes his name in every dinner invitation she issues, as in the following:

340 Madison Avenue,
January 2, 1921.

My dear Mrs. Evans,

Father wishes me to ask whether you and Mr. Evans will give us the pleasure of dining with us on Wednesday, January the fifteenth, at quarter past seven o'clock. We do hope you can come.

Very sincerely yours,
Edith Haines.

The answer to this invitation of a daughter-hostess must be sent to the daughter, not to the father.

Accepting

My dear Miss Haines,

We shall be delighted to accept your father's kind invitation to dine with you on Wednesday, January the fifteenth, at quarter past seven o'clock.

With most cordial wishes, I am

Very sincerely yours,
Katherine G. Evans.

January 5, 1922

Regretting

My dear Miss Haines,

We regret exceedingly that we cannot accept your father's kind invitation to dine with you on Wednesday, January the fifteenth. A previous engagement of Mr. Evans' prevents it. Will you convey to him our thanks?

Very sincerely yours,
Katherine Gerard Evans.

January 5, 1922.

Adding additional details

The invitation to an informal dinner may necessarily include some additional details. For example:

Five Hundred Park Avenue,
September 16, 1920.

My dear Mr. Allen,

Mr. Evans and I have just returned from Canada and we hear that you are in New York for a short visit. We should like to have you take dinner with us on Friday, the twentieth, at half-past seven o'clock, if your time will permit. We hope you can arrange to come as there are many things back home in old Sharon that we are anxious to hear about.

Yours very sincerely,
Katherine Gerard Evans.

Mr. Roger Allen
Hotel Gotham
New York

Accepting

Hotel Gotham,
September 17, 1920.

My dear Mrs. Evans,

I shall be very glad to accept your kind invitation to dinner on Friday, September the twentieth, at half-past seven o'clock.

The prospect of seeing you and Mr. Evans again is very delightful and I am sure I have several interesting things to tell you.

Yours very sincerely,
Roger Allen.

Mrs. John Evans
500 Park Avenue
New York

Regretting

Hotel Gotham,
September 16, 1920.

My dear Mrs. Evans,

I am sorry to miss the pleasure of accepting your kind invitation to dinner on Friday, September the twentieth.

A business engagement compels me to leave New York tomorrow. There are indeed many interesting bits of news, but I shall have to wait for a chat until my next visit.

With kindest regards to you both, I am

Very sincerely yours,
Roger Allen.

Mrs. John Evans
500 Park Avenue
New York

A last-moment vacancy:

A last-moment vacancy may occur in a dinner party. To send an invitation to fill such a vacancy

is a matter requiring tact, and the recipient should be made to feel that you are asking him to fill in as a special courtesy. Frankly explain the situation in a short note. It might be something like this:

500 Park Avenue,
February 16, 1922.

My dear Mr. Jarrett,

Will you help me out? I am giving a little dinner party tomorrow evening and one of my guests, Harry Talbot, has just told me that on account of a sudden death he cannot be present. It is an awkward situation. If you can possibly come, I shall be very grateful.

Cordially yours,
Katherine G. Evans.

Mr. Harold Jarrett
628 Washington Square South
New York

Accepting

628 Washington Square South,
February 16, 1922.

My dear Mrs. Evans,

It is indeed a fortunate circumstance for me that Harry Talbot will not be able to attend your dinner. Let me thank you for thinking of me and I shall be delighted to accept.

Yours very sincerely,
Harold Jarrett.

If the recipient of such an invitation cannot accept, he should, in his acknowledgment, give a good reason for declining. It is more considerate to do so.

For an informal luncheon

An informal luncheon invitation is a short note sent about five to seven days before the affair.

500 Park Avenue,
April 30, 1922.

My dear Mrs. Emerson,

Will you come to luncheon on Friday, May the fifth, at half-past one o'clock? The Misses Irving will be here and they want so much to meet you.

Cordially yours,
Katherine G. Evans.

Accepting

911 Sutton Place,
May 2, 1922.

My dear Mrs. Evans,

I shall be very glad to take luncheon with you on Friday, May the fifth, at half-past one o'clock. It will be a great pleasure to meet the Misses Irving.

With best wishes, I am

Yours sincerely,
Grace Emerson.

Regretting

911 Sutton Place,
May 2, 1922.

My dear Mrs. Evans,

Thank you for your very kind invitation to luncheon on Friday, May the fifth, but I am compelled, with great regret, to decline it.

My mother and aunt are sailing for Europe on Friday and their ship is scheduled to sail at one. I have arranged to see them off. It was good of you to ask me.

Very sincerely yours,
Grace Emerson.

For an informal tea

My dear Miss Harcourt,

Will you come to tea with me on Tuesday afternoon, April the fourth, at four o'clock? I have asked a few of our friends.

Cordially yours,
Katherine Gerard Evans.

April first

Telephone invitations are not good form and may be used only for the most informal occasions.

Invitations to the theatre, concert, and garden party, are mostly informal affairs and are sent as brief letters.

A garden party is a sort of out-of-doors at home.

To a garden party which is not formal or elaborate

Locust Lawn,
June 29, 1922.

My dear Miss Burton,

Will you come to tea with me informally on the lawn on Thursday afternoon, July the fourth, at four o'clock? I know you always enjoy tennis and I have asked a few enthusiasts. Do try to come.

Cordially yours,
Ruth L. Anson.

Such an invitation is acknowledged in kind—by an informal note.

It may be of interest to read a letter or two from distinguished persons along these lines. Here, for example, is the delightfully informal way in which Thomas Bailey Aldrich invited his friend William H. Rideing to dinner on one occasion:[1]

April 6, 1882.

Dear Rideing:

Will you come and take an informal bite with me to-morrow (Friday) at 6 P. M. at my hamlet, No. 131 Charles Street? Mrs. Aldrich and the twins are away from home, and the thing is to be *sans ceremonie*. Costume prescribed: Sack coat, paper collar, and celluloid sleeve buttons. We shall be quite alone, unless Henry James should drop in, as he promises to do if he gets out of an earlier engagement.

Suppose you drop in at my office to-morrow afternoon about 5 o'clock and I act as pilot to Charles Street.

Yours very truly,
T. B. Aldrich.

And one from James Russell Lowell to Henry W. Longfellow:[2]

Elmwood, May 3, 1876.

Dear Longfellow:

Will you dine with me on Saturday at six? I have a Baltimore friend coming, and depend on you.

I had such a pleasure yesterday that I should like to share it

[1]From "Many Celebrities and a Few Others—A Bundle of Reminiscences," by William H. Rideing. Copyright, 1912, by Doubleday, Page & Co.

[2]From "Letters of James Russell Lowell," edited by C. E. Norton. Copyright, 1893, by Harper & Bros.

with you to whom I owed it. J. R. Osgood & Co. sent me a copy of your Household Edition to show me what it was, as they propose one of me. I had been reading over with dismay my own poems to weed out the misprints, and was awfully disheartened to find how bad they (the poems) were. Then I took your book to see what the type was, and before I knew it I had been reading two hours and more. I never wondered at your popularity, nor thought it wicked in you; but if I *had* wondered, I should no longer, for you sang me out of all my worries. To be sure they came back when I opened my own book again—but that was no fault of yours.

If not Saturday, will you say Sunday? My friend is a Mrs.——, and a very nice person indeed.

Yours always,
J. R. L.

George Meredith ("Robin") accepting an informal dinner invitation from his friend, William Hardman ("Tuck"):[1]

Jan'y 28, 1863.

Dear "at any price" Tuck:

I come. Dinner you give me at half-past five, I presume. A note to Foakesden, if earlier. Let us have 5 ms. for a pipe, before we go. You know we are always better tempered when this is the case. I come in full dress. And do the honour to the Duke's motto. I saw my little man off on Monday, after expedition over Bank and Tower. Thence to Pym's, Poultry: oysters consumed by dozings. Thence to Purcell's: great devastation of pastry. Thence to Shoreditch, where Sons calmly said: "Never mind, Papa; it is no use minding it. I shall soon be back to you," and so administered comfort to his forlorn Dad.—My

[1]From "The Letters of George Meredith." Copyright, 1912, by Charles Scribner's Sons. By permission of the publishers.

salute to the Conquered One, and I am your loving, hard-druv, much be-bullied

Robin.

To a theatre

347 Madison Avenue,
December 8, 1919.

My dear Miss Evans,

Mr. Smith and I are planning a small party of friends to see "The Mikado" on Thursday evening, December the eighteenth, and we hope that you will be among our guests.

We have arranged to meet in the lobby of the Garrick Theatre at quarter after eight o'clock. I do hope you have no other engagement.

Very cordially yours,
Gertrude Ellison Smith.

Accepting

My dear Mrs. Smith,

I shall be delighted to come to your theatre party on Thursday evening, December the eighteenth. I shall be in the lobby of the Garrick Theatre at a quarter past eight o'clock.

It is so kind of you to ask me.

Sincerely yours,
Ruth Evans.

December 12, 1919.

Regretting

My dear Mrs. Smith,

With great regret I must write that I shall be unable to join your theatre party on Thursday evening, December the eight-

eenth. My two cousins are visiting me and we had planned to go to the Hippodrome.

I much appreciate your thinking of me.

Very sincerely yours,
Ruth Evans.

For an informal affair, if at all in doubt as to what kind of invitation to issue, it is safe to write a brief note in the first person.

Two or more sisters may receive one invitation addressed "The Misses Evans." But two bachelor brothers must receive separate invitations. A whole family should never be included in one invitation. It is decidedly not proper to address one envelope to "Mr. and Mrs. Elliott and family."

To an informal dance

Invitations to smaller and more informal dances may be short notes. Or a visiting card is sometimes sent with a notation written in ink below the hostess's name and toward the left, as shown below:

(A)

Mrs. John Evans
At Home

Dancing at half after nine — 500 Park Avenue
January the eighteenth
R.S.V.P.

If the visiting card is used "R.S.V.P." is necessary, because usually invitations on visiting cards do

not presuppose answers. The reply to the above may be either formal, in the third person, or may be an informal note.

(B)

500 Park Avenue,
January 4, 1920.

My dear Mrs. Elliott,

Will you and Mr. Elliott give us the pleasure of your company on Thursday, January the eighteenth, at ten o'clock? We are planning an informal dance and we should be so glad to have you with us.

Cordially yours,
Katherine G. Evans.

An acknowledgment should be sent within a week. Never acknowledge a visiting-card invitation by a visiting card. An informal note of acceptance or regret is proper.

Accepting

347 Madison Avenue,
January 10, 1920.

My dear Mrs. Evans,

Both Mr. Elliott and I shall be delighted to go to your dance on Thursday, January the eighteenth, at ten o'clock. Thank you so much for asking us.

Very sincerely yours,
Jane S. Elliott.

Regretting

347 Madison Avenue,
January 10, 1920.

My dear Mrs. Evans,

Thank you for your kind invitation for Thursday, January the eighteenth; I am so sorry that Mr. Elliott and I shall not be able to accept. Mr. Elliott has been suddenly called out of town and will not be back for two weeks.

With most cordial regards, I am

Very sincerely yours,
Jane S. Elliott.

A young girl sends invitations to men in the name of her mother or the person under whose guardianship she is. The invitation would say that her mother, or Mrs. Burton, or whoever it may be, wishes her to extend the invitation.

To a house-party

An invitation to a house-party, which may imply a visit of several days' duration (a week, ten days, or perhaps two weeks) must state exactly the dates of the beginning and end of the visit. The hostess's letter should mention the most convenient trains, indicating them on a timetable. The guest at a week-end party knows he is to arrive on Friday afternoon or Saturday morning and leave on the following Monday morning. It is thoughtful for the hostess to give an idea of the activities or sports planned. The letter might be somewhat in the following manner:

(A)

Glory View,
August 1, 1922.

Dear Miss Evans,

Will you be one of our guests at a house-party we are planning? We shall be glad if you can arrange to come out to Glory View on August eighth and stay until the seventeenth. I have asked several of your friends, among them Mary Elliott and her brother.

The swimming is wonderful and there is a new float at the Yacht Club. Be sure to bring your tennis racquet and also hiking togs.

I enclose a timetable with the best trains marked. If you take the 4:29 on Thursday you can be here in time for dinner. Let me know what train you expect to get and I will have Jones meet you.

Most cordially yours,
Myra T. Maxwell.

Accepting

500 Park Avenue,
August 3, 1922.

Dear Mrs. Maxwell,

Let me thank you and Mr. Maxwell for the invitation to your house-party. I shall be very glad to come.

The 4:29 train which you suggest is the most convenient. I am looking forward to seeing you again.

Very sincerely yours,
Ruth Evans.

(B)

Hawthorne Hill,
January 10, 1920.

My dear Anne,

We are asking some of Dorothy's friends for this week-end and we should be glad to have you join us. Some of them you already know, and I am sure you will enjoy meeting the others as they are all congenial.

Mr. Maxwell has just bought a new flexible flyer and we expect some fine coasting. Be sure to bring your skates. Goldfish Pond is like glass.

The best afternoon train on Friday is the 3:12, and the best Saturday morning train is the 9:30.

I hope you can come.

Very sincerely yours,
Myra T. Maxwell.

A letter of thanks for hospitality received at a week-end party or a house-party would seem to be obviously necessary. A cordial note should be written to your hostess thanking her for the hospitality received and telling her of your safe arrival home. This sort of letter has come into the title of the "Bread-and-Butter-Letter."

500 Park Avenue,
August 18, 1922.

Dear Mrs. Maxwell,

Having arrived home safely I must tell you how much I appreciate the thoroughly good time I had. I very much enjoyed meeting your charming guests.

Let me thank you and Mr. Maxwell most heartily, and with kindest regards I am

Sincerely yours,
Ruth Evans.

To a christening

Most christenings are informal affairs. The invitation may run like this:

September 8, 1920.

My dear Mary,

On next Sunday at three o'clock, at St. Michael's Church, the baby will be christened. Philip and I should be pleased to have you there.

Sincerely yours,
Dorothy Evans Brewster.

To bring a friend

Often in the case of a dance or an at home we may wish to bring a friend who we think would be enjoyed by the hostess. We might request her permission thus:

600 Riverside Drive,
April 25, 1922.

My dear Mrs. Dean,

May I ask you the favor of bringing with me on Wednesday evening, May the second, my old classmate, Mr. Arthur Price? He is an old friend of mine and I am sure you will like him.

If this would not be entirely agreeable to you, please do not hesitate to let me know.

Yours very sincerely,
Herbert Page.

For a card party

500 Park Avenue

My dear Mrs. King,

Will you and Mr. King join us on Thursday evening next at bridge?[1] We expect to have several tables, and we do hope you can be with us.

Cordially yours,
Katherine Gerard Evans.

March the eighteenth

Sometimes the visiting card is used with the date and the word "Cards" written in the lower corner as in the visiting-card invitation to a dance. This custom is more often used for the more elaborate affairs.

Miscellaneous invitations

The following are variations of informal party and other invitations:

83 Woodlawn Avenue,
November 4, 1921.

My dear Alice,

I am having a little party on Thursday evening next and I want very much to have you come. If you wish me to arrange for an escort, let me know if you have any preference.

Sincerely yours,
Helen Westley.

[1]Or whatever the game may be.

500 Park Avenue,
May 12, 1922.

My dear Alice,

On Saturday next I am giving a small party for my niece, Miss Edith Rice of Albany, and I should like very much to have her meet you. I hope you can come.

Very sincerely yours,
Katherine G. Evans.

The Letter of Condolence

A letter of condolence may be written to relatives, close friends, and to those whom we know well. When the recipient of the condolatory message is simply an acquaintance, it is in better taste to send a visiting card with "sincere sympathy." Flowers may or may not accompany the card.

But in any case the letter should not be long, nor should it be crammed with sad quotations and mushy sentiment. Of course, at best, writing a condolence is a nice problem. Do not harrow feelings by too-familiar allusions to the deceased. The letter should be sent immediately upon receiving news of death.

When a card is received, the bereaved family acknowledge it a few weeks later with an engraved acknowledgment on a black-bordered card. A condolatory letter may be acknowledged by the recipient or by a relative or friend who wishes to relieve the bereaved one of this task.

Formal acknowledgment engraved on card

Mrs. Gordon Burroughs and Family
Gratefully acknowledge
Your kind expression of sympathy

The cards, however, may be engraved with a space for the name to be filled in:

_____

Gratefully acknowledge

_____

Kind expression of sympathy

When the letter of condolence is sent from a distance, it is acknowledged by a note from a member of the bereaved family. When the writer of the condolence makes the customary call afterward, the family usually makes a verbal acknowledgment and no written reply is required.

Letters of condolence

(A)

My dear Mrs. Burroughs,

May every consolation be given you in your great loss. Kindly accept my deepest sympathy.

Sincerely yours,
Jane Everett.

October 4, 1921

(B)

My dear Mrs. Burroughs,

It is with the deepest regret that we learn of your bereavement. Please accept our united and heartfelt sympathies.

Very sincerely yours,
Katherine Gerard Evans.

October 5, 1921

(C)

My dear Eleanor,

May I express my sympathy for you in the loss of your dear mother, even though there can be no words to comfort you? She was so wonderful to all of us that we can share in some small part in your grief.

With love, I am

Affectionately yours,
Ruth Evans.

July 8, 1922

(D)

My dear Mrs. Burroughs,

I am sorely grieved to learn of the death of your husband, for whom I had the greatest admiration and regard. Please accept my heartfelt sympathy.

Yours sincerely,
Douglas Spencer.

October 6, 1921

A letter of condolence that is something of a classic is Abraham Lincoln's famous letter to Mrs. Bixby, the bereaved mother of five sons who died for their country:

Washington, November 21, 1864.

Dear Madam:

I have been shown in the files of the War Department a statement of the Adjutant-General of Massachusetts that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and fruitless must be any words of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering to you the consolation that may be found in the thanks of the Republic they died to save. I pray that our Heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully,
Abraham Lincoln.

This is the letter[1] that Robert E. Lee, when he was president of Washington College, wrote to the father of a student who was drowned:

Washington College,
Lexington, Virginia,
March 19, 1868.

My dear Sir:

Before this you have learned of the affecting death of your son. I can say nothing to mitigate your grief or to relieve your sorrow; but if the sincere sympathy of his comrades and friends and of the entire community can bring you any consolation, I can assure you that you possess it in its fullest extent. When one, in the pureness and freshness of youth, before having been con-

[1]From "Recollections and Letters of General Robert E. Lee," by Capt Robert E. Lee. Copyright, 1904, by Doubleday, Page & Co.

taminated by sin or afflicted by misery, is called to the presence of his Merciful Creator, it must be solely for his good. As difficult as this may be for you now to recognize, I hope you will keep it constantly in your memory and take it to your comfort; pray that He who in His wise Providence has permitted this crushing sorrow may sanctify it to the happiness of all. Your son and his friend, Mr. Birely, often passed their leisure hours in rowing on the river, and, on last Saturday afternoon, the 4th inst., attempted what they had more than once been 'cautioned against—to approach the foot of the dam, at the public bridge. Unfortunately, their boat was caught by the return-current, struck by the falling water, and was immediately upset. Their perilous position was at once seen from the shore, and aid was hurried to their relief, but before it could reach them both had perished. Efforts to restore your son's life, though long continued, were unavailing. Mr. Birely's body was not found until next morning. Their remains were, yesterday, Sunday, conveyed to the Episcopal church in this city, where the sacred ceremonies for the dead were performed by the Reverend Dr. Pendleton, who nineteen years ago, at the far-off home of their infancy, placed upon them their baptismal vows. After the service a long procession of the professors and students of the college, the officers and cadets of the Virginia Military Academy, and the citizens of Lexington accompanied their bodies to the packetboat for Lynchburg, where they were placed in charge of Messrs. Wheeler & Baker to convey them to Frederick City.

With great regard and sincere sympathy, I am,

Most respectfully,
R. E. Lee.

Letters of Sympathy in Case of Illness

When President Alderman, of the University of Virginia, was forced to take a long rest in the mountains in 1912 because of incipient tuberculosis, the

late Walter H. Page, at the time editor of the *World's Work*, wrote the following tenderly beautiful letter of sympathy to Mrs. Alderman:

Cathedral Avenue, Garden City, L. I.,
December 9, 1912.

My dear Mrs. Alderman:

In Raleigh the other day I heard a rumor of the sad news that your letter brings, which I have just received on my return from a week's absence. I had been hoping that it was merely a rumor. The first impression I have is thankfulness that it had been discovered so soon and that you have acted so promptly. On this I build a great hope.

But underlying every thought and emotion is the sadness of it —that it should have happened to *him*, now when he has done that prodigious task and borne that hard strain and was come within sight of a time when, after a period of more normal activity, he would in a few years have got the period of rest that he has won.—But these will all come yet; for I have never read a braver thing than your letter. That bravery on your part and his, together with the knowledge the doctors now have, will surely make his recovery certain and, I hope, not long delayed. If he keep on as well as he has begun, you will, I hope, presently feel as if you were taking a vacation. Forget that it is enforced.

There comes to my mind as I write man after man in my acquaintance who have successfully gone through this experience and without serious permanent hurt. Some of them live here. More of them live in North Carolina or Colorado as a precaution. I saw a few years ago a town most of whose population of several thousand persons are recovered and active, after such an experience. The disease has surely been robbed of much of its former terror.

Your own courage and cheerfulness, with his own, are the best physic in the world. Add to these the continuous and sincere

interest that his thousands of friends feel—these to keep your courage up, if it should ever flag a moment—and we shall all soon have the delight to see and to hear him again—his old self, endeared, if that be possible, by this experience.

And I pray you, help me (for I am singularly helpless without suggestions from you) to be of some little service—of any service that I can. Would he like letters from me? I have plenty of time and an eagerness to write them, if they would really divert or please him. Books? What does he care most to read? I can, of course, find anything in New York. A visit some time? It would be a very real pleasure to me. You will add to my happiness greatly if you will frankly enable me to add even the least to his.

And now and always give him my love. That is precisely the word I mean; for, you know, I have known Mr. Alderman since he was graduated, and I have known few men better or cared for them more.

And I cannot thank you earnestly enough for your letter; and I shall hope to have word from you often—if (when you feel indisposed to write more) only a few lines.

How can I serve? Command me without a moment's hesitation.

Most sincerely yours,
Walter H. Page.

To Mrs. Edwin A. Alderman.

Joaquin Miller wrote the following letter to Walt Whitman on receiving news that the latter was ill:

Revere House, Boston, May 27, '75.

My dear Walt Whitman:[1]

Your kind letter is received and the sad news of your ill health makes this pleasant weather even seem tiresome and out of place.

[1]From "With Walt Whitman in Camden," by Horace Traubel. Copyright, 1905, 1906, by Doubleday, Page & Co.

I had hoped to find you the same hale and whole man I had met in New York a few years ago and now I shall perhaps find you bearing a staff all full of pain and trouble. However my dear friend as you have sung from *within* and not from *without* I am sure you will be able to bear whatever comes with that beautiful faith and philosophy you have ever given us in your great and immortal chants. I am coming to see you very soon as you request; but I cannot say to-day or set to-morrow for I am in the midst of work and am not altogether my own master. But I will come and we will talk it all over together. In the meantime, remember that whatever befall you you have the perfect love and sympathy of many if not all of the noblest and loftiest natures of the two hemispheres. My dear friend and fellow toiler good by.

Yours faithfully,
Joaquin Miller.

When Theodore Roosevelt was ill in hospital, Lawrence Abbott wrote him this letter:[1]

Please accept this word of sympathy and best wishes. Some years ago I had a severe attack of sciatica which kept me in bed a good many days: in fact, it kept me in an armchair night and day some of the time because I could not lie down, so I know what the discomfort and pain are.

I want to take this opportunity also of sending you my congratulations. For I think your leadership has had very much to do with the unconditional surrender of Germany. Last Friday night I was asked to speak at the Men's Club of the Church of the Messiah in this city and they requested me to make you the subject of my talk. I told them something about your experience in Egypt and Europe in 1910 and said what I most

[1]From "Impressions of Theodore Roosevelt," by Lawrence F. Abbott, Copyright, 1919, by Doubleday, Page & Co.

strongly believe, that your address at the Sorbonne—in strengthening the supporters of law and order against red Bolshevism—and your address in Guildhall—urging the British to govern or go—contributed directly to the success of those two governments in this war. If Great Britain had allowed Egypt to get out of hand instead of, as an actual result of your Guildhall speech, sending Kitchener to strengthen the feebleness of Sir Eldon Gorst, the Turks and Germans might have succeeded in their invasion and have cut off the Suez Canal. So you laid the ground for preparedness not only in this country but in France and England.

I know it was a disappointment to you not to have an actual share in the fighting but I think you did a greater piece of work in preparing the battleground and the battle spirit.

In reply Mr. Roosevelt sent Mr. Abbott this note:

That's a dear letter of yours, Lawrence. I thank you for it and I appreciate it to the full.

Acknowledgments

(A)

My dear Mr. Spencer,

I am grateful to you for your comforting letter. Thank you for your sympathy.

Sincerely yours,
Mary Cole Burroughs.

October 26, 1921.

(B)

My dear Mrs. Evans,

Let me thank you in behalf of myself and my family for your sympathy. Do not measure our appreciation by the length of

time it has taken me to reply. We appreciated your letter deeply.

Sincerely yours,
Mary Cole Burroughs.

October 26, 1921.

(C)

My dear Arthur,

I want to thank you for your sympathetic letter received in our bereavement.

Sincerely yours,
Mary Cole Burroughs.

October 26, 1921.

(D)

Dear Mr. Treadwell,

Thank you very much for your sympathy. Your offer to be of service to me at this time I greatly appreciate, but I shall not need to trouble you, although it is comforting to know that I may call on you.

I shall never forget your kindness.

Sincerely yours,
Mary Cole Burroughs.

October 24, 1921.

This is the note[1] that Thomas Bailey Aldrich wrote to his friend William H. Rideing upon receiving from the latter a note of condolence:

[1]From "Many Celebrities and a Few Others—A Bundle of Reminiscences," by William H. Rideing. Copyright, 1912, by Doubleday, Page & Co.

Dear Rideing:

I knew that you would be sorry for us. I did not need your sympathetic note to tell me that. Our dear boy's death has given to three hearts—his mother's, his brother's and mine—a wound that will never heal. I cannot write about it. My wife sends her warm remembrance with mine to you both.

Every faithfully your friend,
T. B. Aldrich.

Letters of Congratulation

The letter of congratulation must be natural, not stilted, and must be sincere. In congratulating a new acquaintance on a marriage it is not necessary to send more than the visiting card with "heartiest congratulations." To a bride and groom together a telegram of congratulation may be sent on the day of the wedding, as soon as possible after the ceremony.

To a bride one does not send congratulations, but "the best of good wishes." The congratulations are for the groom.

The following letters will serve as examples for congratulatory letters for different occasions:

On a birthday

500 Park Avenue,
February 6, 1923.

My dear Mrs. Elliott,

Congratulations on your birthday! I hope that all your years to come will be as happy and as helpful to others as those past.

I am sending you a little gift as a token of appreciation for your kindness to me, which I hope you will enjoy.

Most sincerely yours,
Katherine G. Evans.

From a gentlemen to a young lady on her birthday

500 Park Avenue,
April 13, 1922.

My dear Miss Judson,

May I send you my congratulations on this your birthday? I am sending a little token of my best wishes for you for many years to come.

Yours sincerely,
Richard Evans.

On a wedding day anniversary

500 Park Avenue,
June 1, 1923.

My dear Charlotte and George,

Please accept my heartiest good wishes on this, the fifteenth anniversary of your marriage. May the years to come bring every blessing to you both.

Sincerely yours,
Katherine Gerard Evans.

(B)

500 Park Avenue,
December 4, 1922.

My dear Mrs. Smith,

Congratulations on this the twentieth anniversary of your wedding. Our heartiest wishes to you both from Mr. Evans and me.

Yours very sincerely,
Katherine Gerard Evans.

On the birth of a child

788 East 46th St.,
August 11, 1923.

My dear Dorothy,

Congratulations upon the birth of your daughter. May the good fairies shower upon her the gifts of goodness, wisdom, and beauty.

Very sincerely yours,
Charlotte B. Trent.

On a graduation

500 Park Avenue,
June 30, 1923.

My dear John,

It is with great pleasure that I hear of your graduation this year. It is a fine thing to have so successfully finished your college course.

May I send my heartiest congratulations?

Sincerely yours,
Ruth Evans.

On an engagement

In writing to a girl or a man on the occasion of an engagement to be married there is no general rule if one knows the man or woman. One may write as one wishes.

If a stranger is to be received into the family, one writes a kindly letter.

28 Odell Avenue,
April 3, 1923.

My dear Haines,

Let me be among the first to congratulate you on your engagement to Miss Bruce. I have not met her but I know that to reach your high ideals she must indeed be a wonderful girl. I hope I may soon have the pleasure of meeting her.

Sincerely yours,
Charles Lawson.

500 Park Avenue,
May 14, 1923.

My dear Miss Bruce,

My nephew has told me his great news. I am much pleased to hear that you are soon to come into the family, because I know that the girl of Edward's choice must be sweet and charming. I hope that you will learn to love us for our own sake as well as for Edward's.

Sincerely yours,
Katherine G. Evans.

500 Park Avenue,
September 18, 1923.

Dear Helen,

The announcement of your engagement to Robert Haines is a delightful surprise. He is, as we all know, a splendid chap.

I am so happy that this great happiness has come to you. I hope that I may hear all about it, and with best wishes to you both, I am

Affectionately yours,
Ruth Evans.

On the subject of engagements, perhaps the following letter from Charles Lamb to Fanny Kelly, and her reply, will be of interest—though the unarduous and somewhat prosaic tone of Elia's proposal of marriage—beautifully expressed as it is—is hardly to be recommended as a model calculated to bring about the desired result!

Dear Miss Kelly:

We had the pleasure, *pain* I might better call it, of seeing you last night in the new play. It was a most consummate piece of acting, but what a task for you to undergo! At a time when your heart is sore from real sorrow it has given rise to a train of thinking, which I cannot suppress.

Would to God you were released from this way of life; that you could bring your mind to consent to take your lot with us, and throw off for ever the whole burden of your profession. I neither expect nor wish you to take notice of this which I am writing, in your present over occupied and hurried state—but to think of it at your leisure. I have quite income enough, if that were all, to justify for me making such a proposal, with what I may call even a handsome provision for my survivor. What you possess of your own would naturally be appropriated to those, for whose sakes chiefly you have made so many hard sacrifices. I am not so foolish as not to know that I am a most unworthy match for such a one as you, but you have for years been a principal object in my mind. In many a sweet assumed character I have learned to love you, but simply as F. M. Kelly I love you better than them all. Can you quit these shadows of existence, and come and be a reality to us? Can you leave off harassing yourself to please a thankless multitude, who know

nothing of you, and begin at last to live to yourself and your friends?

As plainly and frankly as I have seen you give or refuse assent in some feigned scene, so frankly do me the justice to answer me. It is impossible I should feel injured or aggrieved by your telling me at once, that the proposal does not suit you. It is impossible that I should ever think of molesting you with idle importunity and prosecution after your mind [is] once firmly spoken—but happier, far happier, could I have leave to hope a time might come, when our friends might be your friends; our interests yours; our book knowledge, if in that inconsiderable particular we have any like advantage, might impart something to you, which you would every day have it in your power ten thousand fold to repay by the added cheerfulness and joy which you could not fail to bring as a dowry into whatever family should have the honor and happiness of receiving *you*, the most welcome accession that could be made to it.

In haste, but with entire respect and deepest affection, I subscribe myself

C. Lamb.

To this letter Miss Kelly replied:

Henrietta Street, July 20, 1819.

An early and deeply rooted attachment has fixed my heart on one from whom no worldly prospect can well induce me to withdraw it, but while I thus *frankly* and decidedly decline your proposal, believe me, I am not insensible to the high honour which the preference of such a mind as yours confers upon me—let me, however, hope that all thought upon this subject will end with this letter, and that you will henceforth encourage no other sentiment towards me than esteem in my private character and a continuance of that approbation of my humble talents which

you have already expressed so much and so often to my advantage and gratification.

Believe me I feel proud to acknowledge myself

Your obliged friend,
F. M. Kelly.

To C. Lamb, Esq.

Letters of Introduction

Letters of introduction should not be given indiscriminately. If the giver of the letter feels that something of benefit may come to both of the persons concerned, then there is no doubt about the advisability of it. But a letter of introduction should not be given to get rid of the person who asks for it.

It is not good form to ask for one. If it is really necessary to have one and the friend to be requested knows that you need it, he will probably give you the letter unsolicited.

A letter of introduction should not be sealed by the person giving it. It is written in social form and placed in an unsealed envelope addressed to the person to whom the introduction is made. If the letter is a friendly letter, it is enclosed in an additional envelope by the person who requested the letter, sealed, and with his card on which appears his city address, sent to the person addressed. The person addressed, upon the receipt of the letter, calls within three days upon the person who is introduced.

It has been customary to deliver a business letter of introduction in person, but on consideration, it

would seem that this is not the wisest course. The letters of introduction most in demand are those to very busy men—men of affairs. If one calls personally at the office of such a man, the chance of seeing him on the occasion of presenting the letter is slight. And, as has often been proved in practice, a telephone call to arrange an appointment seldom gets through. The best plan seems to be to mail the letter with a short note explaining the circumstances under which it was written.

Sometimes (more often in business) an introduction is made by a visiting card with "Introducing Mr. Halliday" written at the top. This method may be used with a person with whom we are not well acquainted. This introductory card is usually presented in person, but what has been said concerning the letter applies here also.

Matters of a personal or private nature should not appear in letters of introduction.

(A)

New York, N. Y.,
June 8, 1922.

Dear Dick,

The bearer of this note, Mr. Donald Ritchie of Boston, expects to be in your town for six months or so. He is an old friend of mine—in fact, I knew him at College—and I think you would like him.

He is going to Black Rock in the interest of the Sedgwick Cement Company. He knows nobody in Black Rock, and any-

thing you can do to make his stay pleasant, I shall greatly appreciate.

Cordially yours,
John Hope.

(B)

Canajoharie, New York,
June 8, 1922.

My dear Mrs. Evans,

This will introduce to you Miss Caroline Wagner who is the daughter of one of my oldest friends. She will be in New York this winter to continue her music studies.

She is a girl of charming personality and has many accomplishments. I am sure you will enjoy her company. She is a stranger in New York and any courtesy you may extend to her I shall be deeply grateful for.

Very sincerely yours,
Edna Hamilton Miller.

Mrs. John Evans
500 Park Avenue
New York, N. Y.

(C)

8 Beacon Street,
Boston, Mass.,
March 17, 1922.

My dear Brent,

The bearer, William Jones, is a young acquaintance of mine who is going to live in Cleveland. If there is anything you can do without too much trouble to yourself in recommending a place to board, or assisting him to a situation, I shall be grateful. He has good habits, and if he gets a foothold I am sure he will make good.

Yours sincerely,
Robert T. Hill.

Another letter, already immortal as a literary gem, is Benjamin Franklin's "Model of a Letter of Recommendation of a Person You Are Unacquainted With":

Sir,

The bearer of this, who is going to America, presses me to give him a letter of recommendation, though I know nothing of him, not even his name. This may seem extraordinary, but I assure you it is not uncommon here. Sometimes, indeed, one unknown person brings another equally unknown, to recommend him; and sometimes they recommend one another! As to this gentleman, I must refer you to himself for his character and merits, with which he is certainly better acquainted than I can possibly be. I recommend him, however, to those civilities, which every stranger, of whom one knows no harm, has a right to; and I request you will do him all the good offices, and show him all the favor, that, on further acquaintance, you shall find him to deserve. I have the honor to be, etc.

Letters of Thanks

For a wedding gift

The letter of thanks for a wedding gift must be sent as soon as possible after the receipt of the gift. The bride herself must write it. When the wedding is hurried or when gifts arrive at the last moment, the bride is not required to acknowledge them until after the honeymoon. In all cases the gift is acknowledged both for herself and her husband-elect or husband.

(A)

898 East 53rd Street
May 5, 1922.

My dear Mrs. Elliott,

The bouillon spoons are exquisite. It was simply lovely of you to send us such a beautiful gift. Leonard wishes to express with me our deepest appreciation.

With all good wishes, I am

Sincerely yours,
Dorothy Evans Duncan.

(B)

898 East 53rd Street.
May 8, 1922.

My dear Mrs. Callender,

This is the first opportunity I have had to thank you for your wonderful gift. But, as you know, our arrangements were changed at the last moment and many of our wedding gifts we did not have time to open before going away. So we hope you will forgive us for the delay.

We are now back in town established in our new home and I want you to know how appropriate are those exquisite candlesticks. Mr. Duncan and I are both deeply grateful for your thought of us.

Yours most sincerely,
Dorothy Evans Duncan.

For a Christmas gift

134 Bolton Place
December 28, 1923.

My dear Alice,

Your handsome Christmas gift is something I have wanted for a long time, but never could get for myself. The bag and its

beautiful fittings are much admired. I send my warmest thanks for your thoughtfulness in selecting it.

Very sincerely yours,
Mary Scott.

For a gift received by a girl from a man

400 Ellsworth Place
April 14, 1922.

My dear Mr. Everett,

Thank you for your good wishes and for your lovely gift in remembrance of my birthday. It is a charming book and one which I am very anxious to read.

It was most kind of you to think of me.

Sincerely yours,
Katherine Judson.

For a gift to a child

798 East 38th Street,
December 31, 1923.

My dear Mr. Basset,

Your wonderful Christmas gift to Barbara came this morning. She is wholly captivated with her beautiful doll and I am sure would thank you for it if she could talk.

Let me thank you for your kindness in remembering her.

Cordially yours,
Dorothy Evans Brewster.

For a gift to another

49 Maxwell Avenue,
Bayview, Long Island,
July 15, 1923.

My dear Mr. Haines,

I appreciate very much the exquisite flowers which you so kindly sent to Mrs. Evans. She is rapidly improving and will soon be about again.

We send our warmest thanks.

Very sincerely yours,
John Evans.

For favor shown to another

500 Park Avenue,
November 25, 1922.

My dear Mrs. Howard,

You were very kind indeed in entertaining my cousin, Mrs. Douglas, during her stay in your city. I am exceedingly grateful and I hope to find some way of reciprocating.

Very sincerely yours,
Katherine G. Evans.

Following are actual letters of thanks written by distinguished persons. Here is one[1] from George Meredith to Lady Granby, acknowledging the receipt of a reproduction of a portrait by her of Lady Marjorie Manners:

Box Hill, Dorking,
Dec. 26, 1899.

Dear Lady Granby:

It is a noble gift, and bears the charms to make it a constant pleasure with me. I could have wished for the full face of your

[1]From "Letters of George Meredith," Copyright, 1912, by Chas. Scribner's Sons. By permission of the publishers.

daughter, giving eyes and the wild sweep of hair, as of a rivulet issuing from under low eaves of the woods—so I remember her. You have doubtless other sketches of a maid predestined to be heroine. I could take her for one. All the women and children are heaven's own, and human still, and individual too. Behold me, your most grateful

George Meredith.

From Lord Alfred Tennyson to Walt Whitman:[1]

Farringford, Freshwater, Isle of Wight,
Jan'y 15th, 1887.

Dear old man:

I the elder old man have received your Article in the *Critic*, and send you in return my thanks and New Year's greeting on the wings of this east-wind, which, I trust, is blowing softlier and warmlier on your good gray head than here, where it is rocking the elms and ilexes of my Isle of Wight garden.

Yours always,
Tennyson.

From Ellen Terry to Walt Whitman:

Grand Pacific Hotel, Chicago,
January 4th, '88.

Honored Sir—and Dear Poet:

I beg you to accept my appreciative thanks for your great kindness in sending me by Mr. Stoker the little *big* book of poems—As a Strong Bird, etc., etc.

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[1]This and the following four letters are from "With Walt Whitman in Camden," by Horace Traubel. Copyright, 1905, 1906, 1912, 1914, by Doubleday, Page & Co.

Since I am not personally known to you I conclude Mr. Stoker "asked" for me—it was good of him—I know he loves you very much.

God bless you, dear sir—believe me to be with much respect

Yours affectionately,
Ellen Terry.

From Moncure Conway to Walt Whitman:

Hardwicke Cottage, Wimbledon Common.
London, S. W., Sept. 10, '67.

My dear friend:

It gave me much pleasure to hear from you; now I am quite full of gratitude for the photograph—a grand one—the present of all others desirable to me. The copy suitable for an edition here should we be able to reach to that I have and shall keep carefully. When it is achieved it will probably be the result and fruit of more reviewing and discussion. I shall keep my eyes wide open; and the volume with O'C.'s introduction shall come out just as it is: I am not sure but that it will in the end have to be done at our own expense—which I believe would be repaid. It is the kind of book that if it can once get out here will sell. The English groan for something better than the perpetual réchauffé of their literature. I have not been in London for some little time and have not yet had time to consult others about the matter. I shall be able to write you more satisfactorily a little later. I hear that you have written something in *The Galaxy*. Pray tell O'Connor I shall look to him to send me such things. I can't take all American magazines; but if you intend to write for *The Galaxy* regularly I shall take that. With much friendship for you and O'Connor and his wife, I am yours,

Moncure Conway.

From John Addington Symonds to Walt Whitman:

Clifton Hill House, Bristol,
July 12, 1877.

Dear Mr. Whitman:

I was away from England when your welcome volumes reached me, and since my return (during the last six weeks) I have been very ill with an attack of hemorrhage from the lung—brought on while I was riding a pulling horse at a time when I was weak from cold. This must account for my delay in writing to thank you for them and to express the great pleasure which your inscription in two of the volumes has given me.

I intend to put into my envelope a letter to you with some verses from one of your great admirers in England. It is my nephew—the second son of my sister. I gave him a copy of *Leaves of Grass* in 1874, and he knows a great portion of it now by heart. Though still so young, he has developed a considerable faculty for writing and is an enthusiastic student of literature as well as a frank vigorous lively young fellow. I thought you might like to see how some of the youth of England is being drawn towards you.

Believe me always sincerely and affectionately yours.

J. A. Symonds.

From Edward Everett Hale to Dr. Lyman Abbott:[1]

Jan. 29, 1900, Roxbury,
Monday morning.

Dear Dr. Abbott:

I shall stay at home this morning—so I shall not see you.

All the same I want to thank you again for the four sermons: and to say that I am sure they will work lasting good for the congregation.

[1]From "Silhouettes of My Contemporaries," by Lyman Abbott. Copyright, 1921, by Doubleday, Page & Co.

More than this. I think you ought to think that such an opportunity to go from church to church and city to city—gives you a certain opportunity and honour—which even in Plymouth Pulpit a man does not have—and to congregations such a turning over the new leaf means a great deal.

Did you ever deliver the Lectures on Preaching at New Haven?

With Love always,

Always yours,
E. E. Hale.

From Friedrich Nietzsche to Karl Fuchs:[1]

Sils-Maria, Oberengadine, Switzerland,
June 30, 1888.

My dear Friend:

How strange! How strange! As soon as I was able to transfer myself to a cooler clime (for in Turin the thermometer stood at 31 day after day) I intended to write you a nice letter of thanks. A pious intention, wasn't it? But who could have guessed that I was not only going back to a cooler clime, but into the *most ghastly* weather, weather that threatened to shatter my health! Winter and summer in senseless alternation; twenty-six avalanches in the thaw; and now we have just had eight days of rain with the sky almost always grey—this is enough to account for my profound nervous exhaustion, together with the return of my old ailments. I don't think I can ever remember having had worse weather, and this in my Sils-Maria, whither I always fly in order to escape bad weather. Is it to be wondered at that even the parson here is acquiring the habit of swearing? From time to time in conversation his speech halts, and then he always swallows a curse. A few days ago, just as he

[1]From "Selected Letters of Friedrich Nietzsche," edited by Oscar Levy. Copyright, 1921, by Doubleday, Page & Co.

was coming out of the snow-covered church, he thrashed his dog and exclaimed: "The confounded cur spoiled the whole of my sermon!" . . .

Yours in gratitude and devotion,

Nietzsche.

In making a donation of £100,000 for branch libraries in the city of Glasgow, this is the letter[1] that Andrew Carnegie sent to the Lord Provost of the city council:

My dear Lord Provost:

It will give me pleasure to provide the needed £100,000 for Branch Libraries, which are sure to prove of great advantage to the masses of the people. It is just fifty years since my parents with their little boys sailed from Broomielaw for New York in the barque *Wiscassett*, 900 tons, and it is delightful to be permitted to commemorate the event upon my visit to you. Glasgow has done so much in municipal affairs to educate other cities, and to help herself, that it is a privilege to help her. Let Glasgow flourish! So say all of us Scotsmen throughout the world.

Always yours,
Andrew Carnegie.

Letters between Friends

Dear Grace,

Your 'phone call surely caught me napping; but after an hour or so of effort I did recall just how Sato mixed the shrimps and carrots in the dish which you so much enjoyed.

[1]From "Andrew Carnegie, the Man and His Work," by Bernard Alderson. Copyright, 1902, by Doubleday, Page & Co.

First, catch your shrimp! When they have been cleaned and prepared as for a salad, place on ice and *in* ice, if possible. Grate the carrots on the coarse side of the grater, placing immediately on the salad plates, which of course have already been garnished with lettuce leaves. Then add just a fine sprinkling of chopped apples (I find this the best substitute for alligator pears) and then the shrimps. Pour over this the mayonnaise and serve at once.

I do not know what he called it and could not spell it if I did, but you are at liberty to call it anything you like. At all events, I am sure the crowd will agree it is a little different, and I am glad to have been able to give the idea.

Cordially yours,
Ruth Wilson.

July 14, 1921

My dear Mrs. Sampson,

I am so glad to know that you have completely recovered from your recent illness.

I trust you will soon be able to resume your wonted activities. We all have missed you—at bridge and tennis particularly.

Sincerely yours,
Mary E. Wells.

July 18, 1923

My dear Mr. Baines,

I have just heard of your success in getting your book published. I have always had a great admiration for you and your work, and I am sending this little note to assure you of my regard, and to wish you still further successes.

Yours very sincerely,
Madeleine Strickland.

March 10, 1923

My dear Miss Gwynne,

I am very sorry that I was out when you called. I hope you will come again soon for I do so much want to see you.

Sincerely yours,
Katherine G. Evans.

February 16, 1923

It may be of passing interest to read a letter or two from distinguished persons to their boyhood friends. Here is one[1] from the late John Burroughs:

Esopus, N. Y., June 1, 1883.

Dear Tom Brown:

I have been a-fishing or I should have answered your letter before. I always go a-fishing about this time of year, after speckled trout, and I always catch some, too. But dog-fighting I have nothing to do with, unless it be to help some little dog whip some saucy big cur. Game birds are all right in their season, but I seldom hunt them. Yet this is about the best way to study them.

You want to know how I felt as a boy. Very much as I do now, only more so. I loved fishing, and tramping, and swimming more than I do these late years. But I had not so tender a heart. I was not so merciful to the birds and animals as I am now.

Much of what I have put in my books was gathered while a boy on the farm. I am interested in what you tell me of your Band of Mercy, and should like much to see you all, and all the autographs in that pink covered book. Well, youth is the time to cultivate habits of mercy, and all other good habits. The bees will soon be storing their clover honey, and I trust you boys

[1]From "John Burroughs, Boy and Man," by Dr. Clara Barrus. Copyright, 1920, by Doubleday, Page & Co.

and girls are laying away that which will by and by prove choicest possessions.

Sincerely your friend,
John Burroughs.

The following letter[1] was written when J. J. Hill—perhaps the greatest railroading genius America has ever produced—was twenty years of age. It is one of the few letters written by him at this time of his life that have been preserved:

Saint Paul, February 11, 1858.

Dear William:

Your epistle bearing date of seventeenth ult. came to hand on good time and your fertile imagination can scarcely conceive what an amount of pleasure I derived from it, as it was the first epistle of William to James at St. Paul for a "long back." My surprise at receiving your letter was only surpassed by my surprise at not receiving one from you after you left St. Paul, or sometime during the ensuing season. Still, a good thing is never too late or "done too often." It gave me much pleasure to hear that you were all well and enjoying yourselves in the good and pious (as I learn) little town of Rockwood. I did intend to go to Canada this winter, but it is such a long winter trip I thought I should defer it until summer, when I hope to be able to get away, as I intend to go on the river this summer if all goes as well as I expect. Capt. W. F. Davidson wrote me from Cincinnati about going with him as first clerk on the side-wheel packet *Frank Steele*, a new boat about the size of the *War Eagle*. The Captain is Letter A, No. 1, and I think I shall go with him. If not, I have two or three good offers for coming season on the

[1]From "The Life of James J. Hill," by Joseph Gilpin Pyle. Copyright, 1916, 1917, by Doubleday, Page & Co.

levee, besides my present berth, which is nevertheless very comfortable.

I think it mighty strange that some (of my letters) have not reached home as I wrote several times to my brother Alex. and I never was more surprised in my life than when old Bass handed me a letter of inquiry as to my whereabouts. But after the boats stop running our mails are carried so irregularly that whole bags of mail matter are often mislaid at way stations for weeks and some finally lost or otherwise destroyed. On the tenth of November last I was returning from the Winslow House with Charley Coffin, Clerk of the *War Eagle*, about eleven o'clock, and when we were coming down Fourth Street passing one of those rum holes, two Irishmen, red mouths, came out and, following us, asked us if we would not go back and take a drink. Charley said "no," and we were passing on when two more met us who, along with the other two, insisted that they meant no harm and that we should go in and drink. I told them that I did not drink and that, generally speaking, I knew what I was about. We attempted to go on, but they tried to have us go back, so I hauled off and planted one, two in Paddie's grub grinder, and knocked him off the sidewalk about eight feet. The remainder pitched in and Charley got his arm cut open and I got a button hole cut through my left side right below the ribs. The city police came to the noise and arrested three of them on the spot and the other next day and they turned out to be Chicago Star Cleaners, a name given to midnight ruffians. I was not compelled to keep my bed, but it was some two months before I was quite recovered from the effects of the cut.

One day on the levee I was going aboard one of the boats and slipped on the gang plank and sprained my knee, which laid me up for about two weeks. About a week ago my pugnacious friend who gave me his mark escaped from the penitentiary at Stillwater, along with all the rest of the prisoners confined at the time. I am sincerely very grateful to you for your generous offer in your letter and fully appreciate your kindness. But

notwithstanding my bad luck I have still "a shot in the locker," about $200, which will put me out of any trouble until spring.

Our winter here has been very mild and open. We have scarcely had any snow, but what was altogether unprecedented, rain storms lasting three or four days in succession. Times have been mighty dull here this winter and money scarce. Write to me as soon as you receive this and give me a bird's eye view of Rockwood and its inhabitants. Believe me

Yours sincerely,
J. J. Hill.

Send me some papers.

CHAPTER VI

PERSONAL BUSINESS LETTERS

One does not have to be in business in order to write "business letters." A thousand personal affairs crop up which require letters of a commercial rather than a social nature. There is only one rule—say what you have to say clearly and quickly. Although the letter should be written on the ordinary social stationery and follow the placing and spacing of the social letter, no time should be wasted in trying to make the letter appear friendly and chatty. The clerks in business houses who usually attend to the mail seem to be picked for their obtuseness, and do not often understand a letter which is phrased in other than commonplace terms. Once I overheard a conversation between an Italian shoemaker and a Boston woman over the repairing of a pair of shoes. The woman wanted the soles fastened on with nails. The only word she knew for that operation was "tapped." The only word the shoemaker knew was "nailed." They were absolutely at a deadlock until the shoemaker, knowing that the woman did not want the soles sewed on, proceeded to demonstrate with hammer and nail just what he meant by "nailed." It is well to remember that motion pictures do not accompany letters and hence to take for granted that

if a way exists for getting what you mean wrong that way will be found. It is unfortunately safe to take for granted that a personal business letter is going to be read by a moron.

Ordering goods from a department store

500 Park Avenue,
April 3, 1922.

L. Burton & Company,
Fifth Ave. & 39th St.,
New York

Gentlemen:

Please send me as soon as possible and charge to my account the following goods:

1 doz. hemstitched huck towels, large size, from $12.00 to $15.00 a dozen

2 pairs infants' laced shoes, sizes 4 D and 4½D.
One pair to be returned as I am not certain of the correct size.

3 pairs children's rompers, size 2 years, band knee, 1 all white, 1 white with blue collar, 1 white with pink collar.

Very truly yours,
Katherine G. Evans
(Mrs. John Evans)

To correct an error

500 Park Avenue,
April 3, 1922.

Caldwell Sons Co.,
8941 Fifth Avenue,
New York, N. Y.

Gentlemen:

May I call your attention to my account rendered on April 1st? There would seem to be two errors, as follows:

Under date of March 18th I am charged with four pairs of silk stockings at $3.50 a pair, although I purchased only three pairs.

On March 22nd I am credited with one pair of children's shoes at $5.00. I had two pairs sent on approval, but returned both of them as neither pair fitted.

I enclose my check in the sum of $148.96 which is the total less the overcharge. To assist in the adjustment I also enclose the original slip for the stockings and the driver's call receipt for the two pairs of shoes.[1]

Very truly yours,
Katherine G. Evans.
(Mrs. John Evans)

Letter to department store requesting charge account

1018 South Elm Street,
Chicago, Ill.,
May 3, 1922.

Marshall Field & Co.,
Chicago, Ill.

Gentlemen:

I have recently come to live in Chicago and I should like to open a charge account with you.

My present accounts are all in New York and I can give you the following references:

Lord & Taylor
Tiffany & Co.
Abercrombie & Fitch Co.
J. & J. Slater
Lincoln Trust Co.

Very truly yours,
Alberta T. White.
(Mrs. James White)

[1]Or instead of enclosing these slips it is often better to mention the numbers that appear on them and to retain the slips themselves.

Asking for estimate for draperies and furnishings

500 Park Avenue,
May 16, 1922.

Forsythe & White,
438 Fifth Avenue,
New York, N. Y.

Gentlemen:

Will you send me an approximate estimate of the cost of materials and labor necessary for the doing of the following work:

Slip covers with valances of English hand-blocked linen for two large wing chairs and one chaise-longue.

Two reversible portières of the linen for doorways 11 feet high and 8 feet wide.

Three pairs curtains for casement windows 6 feet high and 5 feet wide, with pleated valance. These curtains to be of habutai silk.

Of course I shall understand that this is purely an approximate estimate.

I should like to have this as soon as you can conveniently send it.

Very truly yours,
Katherine G. Evans.
(Mrs. John Evans)

Declining to have work done as estimated

500 Park Avenue,
May 23, 1922.

Forsythe & White,
438 Fifth Avenue,
New York, N. Y.

Gentlemen:

Thank you for your letter of 19th May in answer to mine of the 16th, requesting an estimate for slip covers and curtains.

Your estimate calls for more outlay than I should care to make at the present time, so I shall have to postpone the matter until next year.

Very truly yours,
Katherine G. Evans.
(Mrs. John Evans)

Recommendation for a servant

June 14, 1922.

This is to certify that Katrina Hellman has been in my employ as assistant nurse for one year. During that period I have found her honest, capable, and reliable. I can give her an unqualified recommendation.

K. G. Evans.
(Mrs. John Evans)

For information concerning a servant

5300 Deming Place
Chicago, Ill.,
May 9, 1922.

Mrs. John Evans,
500 Park Avenue,
New York.

Dear Madam:

I hope you will pardon me, but I should be very much indebted to you for any facts concerning Gaston Duval, who has been in your employ as chauffeur. If you will give me this information I shall treat it as confidential.

Yours very truly,
Cecelia B. Duke,
(Mrs. Samuel Duke)

Answers to request for information concerning a servant

500 Park Avenue,
New York City,
May 13, 1922.

Mrs. Samuel Duke,
5300 Deming Place,
Chicago, Ill.

Dear Madam:

I have your inquiry of May the ninth concerning my former chauffeur, Gaston Duval.

I am very glad to recommend him. He is sober and honest, and I always found him thoroughly dependable during his fifteen months in my employ. He drives well and is an expert mechanician.

Yours very truly,
K. G. Evans,
(Mrs. John Evans)

500 Park Avenue,
New York, N. Y.,
May 13, 1922.

Mrs. Samuel Duke,
5300 Deming Place,
Chicago, Ill.

Dear Madam:

I have your inquiry of May the ninth concerning my former chauffeur, Gaston Duval.

I hope that you will not think me discourteous but I should much prefer not to discuss him.

Yours very truly,
K. G. Evans.
(Mrs. John Evans)

(In letters which in effect decline to give a recommendation it is wiser not to set out facts or even actually to decline to give the recommendation. See Chapter XI on the Law of Letters. The following letter to a servant, which is an indirect way of declining to recommend, is on the danger line.)

To a servant

Harbor View,
Long Island,
August 29, 1921.

My dear Margaret,

Mrs. Hubert Forbes has written me concerning your qualifications as cook, and asks if I would recommend you in every way. Also I have your request to me for a reference.

With regard to your skill in cooking there can be no question. I can recommend you as having served me for two years and I can vouch for your honesty. But, as you know, you are not to be depended on—for instance, to return promptly after your days off or to do any work at all during your frequent disputes with the butler.

This I have told Mrs. Forbes. I could not conscientiously do otherwise; but I have asked that she try you in the hope that you have decided to remedy these faults.

Very truly yours,
F. B. Scott.
(Mrs. Harrison Scott)

Harbor View, L. I.,
August 29, 1921.

Mrs. Hubert Forbes,
Bayshore, L. I.

My dear Mrs. Forbes:

I have your letter of August twenty-fifth concerning my former cook, Margaret Dickson. She is an extremely good cook. She was with me for two years, and I can vouch for her honesty,

but she is not to be depended on—for instance, to return promptly after her days off or to do any work during her frequent quarrels with the butler. But she seems anxious to improve, and if you would care to give her a trial, I think she might be satisfactory in new surroundings.

I hope this reply will answer your questions.

Very truly yours,
Flora B. Scott.

Letter to a former servant

Dear Delia,

If you will not be too busy next week, will you come out and take care of the children for three or four days? Mr. Stone and I expect to be away. I am sure your husband can spare you. You will be surprised at the way Jack is growing. He often speaks of you.

Let me know immediately.

Cordially yours,
B. L. Stone.

(Note the signature—the use of initials instead of writing the full name.)

Inquiry concerning house for rental

48 Cottage Road,
Somerville, Mass.,
April 8, 1921.

Schuyler Realty Company,
49 Fulton Street,
Brooklyn, N. Y.

Gentlemen:

Will you be good enough to send me the following information concerning the house at 28 Bedford Park which you have advertised for rental:

Location of the house with regard to subway and L station, and the nearest public school. General character of the immediate neighborhood.

Distance to the nearest Methodist Episcopal Church.

Condition and kind of plumbing in each of the three bathrooms.

Make of furnace and the amount of coal necessary to heat the house.

Is the house completely screened? Are there awnings?

The floors—of what wood and in what condition are they?

Is the cellar dry?

Where is the laundry?

When can the house be ready for occupancy?

I should like to have the facts as soon as you can furnish them.

Very truly yours,
George M. Hall.

Inquiry concerning house for purchase

345 Amsterdam Avenue,
Philadelphia, Pa.,
May 10, 1921.

Wheaton Manor Development Co.,
Dobbs Ferry, New York.

Gentlemen:

Will you let me know without delay, if possible, if you have any property in your immediate neighborhood fulfilling the following requirements:

House—Twelve rooms, four bathrooms, and sun porch. A modern house of stucco and half-timber construction preferred.

Ground—about five acres, part woodland, part cleared; lawn, vegetable, and flower garden.

Distance from railroad station—not more than fifteen minutes' ride.

I do not want to pay more than $25,000.

I shall be here until the twentieth of the month. After that a reply will reach me at the Hotel Pennsylvania, New York.

Very truly yours,
Jerome Hutchinson.

Inquiry concerning a child at school:

1842 Riverside Drive,
New York, N. Y.,
February 10, 1922.

My dear Professor Ritchie,

My son John's report for the term just closed is far from satisfactory. While I do not expect perfection from him, I think—in fact, I know—he is capable of better work than is shown by his present rating.

I observe that he did not pass in mathematics, a subject in which he was always first in the elementary school. My first thought was that possibly he was not physically well, but his activity in athletics would seem to refute this. This leads me to another thought—perhaps he is giving too much time and 'nterest to athletics. What is your opinion and what course would you recommend?

Would it be possible by coaching to have him make up the required averages?

As I am leaving New York in two weeks for an extended trip, I would like to take some steps toward improving his scholarship status. Will you let me hear from you as soon as possible?

Very truly yours,
John Crandall.

Letter ordering Easter gifts from a magazine shopping service

Quogue, Long Island,
March 27, 1922.

Standard Shopping Service,
100 West 38th Street,
New York, N. Y.

Gentlemen:

I enclose my check for $25.00 for which please send by express the following articles to

Miss Dorothea Allen
Sunrise Lodge
Highland, Pa.

Two sterling silver candlesticks in Colonial pattern at $12.50 each, on Page 178, March issue.

Or if you cannot secure them, will you purchase as second choice

Two jars in Kashan ware, with blue as the predominating color?

Very truly yours,
Laura Waite.
(Mrs. Herbert Waite)

CHAPTER VII

THE BUSINESS LETTER

A REPORTER was sent out on a big story—one of the biggest that had broken in many a day. He came back into the office about eight o'clock all afire with his story. He was going to make a reputation on the writing of it. He wanted to start off with a smashing first paragraph—the kind of lead that could not help being read. He knew just what he was going to say; the first half-dozen lines fairly wrote themselves on the typewriter. Then he read them over. They did not seem quite so clever and compelling as he had thought. He pulled the sheet out and started another. By half-past ten he was in the midst of a sea of copy paper—but he had not yet attained a first paragraph.

The City Editor—one of the famous old *Sun* school—grew anxious. The paper could not wait until inspiration had matured. He walked quietly over to the young man and touching him on the shoulder he said:

"Just one little word after another, son."

And that is a good thought to carry into the composition of a business or any other kind of letter. The letter is written to convey some sort of idea. It will

not perfectly convey the idea. Words have their limitations. It will not invariably produce upon the reader the effect that the writer desires. You may have heard of "irresistible" letters—sales letters that would sell electric fans to Esquimaux or ice skates to Hawaiians, collection letters that make the thickest skinned debtor remit by return mail, and other kinds of resultful, masterful letters that pierce to the very soul. There may be such letters. I doubt it. And certainly it is not worth while trying to concoct them. They are the outpourings of genius. The average letter writer, trying to be a genius, deludes only himself—he just becomes queer, he takes to unusual words, constructions, and arrangements. He puts style before thought—he thinks that the way he writes is more important than what he writes. The writer of the business letter does well to avoid "cleverness"—to avoid it as a frightful and devastating disease.

The purpose of a business letter is to convey a thought that will lead to some kind of action—immediately or remotely. Therefore there are only two rules of importance in the composition of the business letter.

The first is: Know what you want to say.

The second is: Say it.

And the saying is not a complicated affair—it is a matter of "one little word after another."

Business letters may be divided into two general classes:

(1) Where it is assumed that the recipient will want to read the letter,

(2) Where it is assumed that the recipient will not want to read the letter.

The first class comprises the ordinary run of business correspondence. If I write to John Smith asking him for the price of a certain kind of chair, Smith can assume in his reply that I really want that information and hence he will give it to me courteously and concisely with whatever comment on the side may seem necessary, as, for instance, the fact that this particular type of chair is not one that Smith would care to recommend and that Style X, costing $12.00, would be better.

The ordinary business letter is either too wordy or too curt; it either loses the subject in a mass of words or loses the reader by offensive abruptness. Some letters gush upon the most ordinary of subjects; they are interspersed with friendly ejaculations such as "Now, my dear Mr. Jones," and give the impression that if one ever got face to face with the writer he would effervesce all over one's necktie. Many a man takes a page to say what ought to be said in four lines. On the other hand, there are letter writers so uncouth in the handling of words that they seem rude when really they only want to be brief. The only cure for a writer of this sort is for him to spend some months with any good English composition book trying to learn the language.

The second class of letters—those in which it is

presumed that the recipient will not want to read—comprises all the circular letters. These are selling or announcement letters and it is hoped that they will play the part of a personal representative. The great bulk of these letters are sales letters. Their characteristic is that the writer and the reader are unknown to each other. It is not quite accurate to say that the reader will never want to read the letters—no one knows how many of the millions of circular letters sent out are read. A farmer will read practically every letter that comes to him; many business men will throw every circular letter into the waste basket unread. It is well to assume in this kind of letter, however, that the recipient does not want to read it but that he will open and glance at it. It is up to you to make such a good letter that the first glance will cause him to read more.

There is no way of catching the man who throws letters away unopened; any attempt to have the envelope tell what the letter should tell is apt to be unfortunate, because it will have no effect upon the inveterate tosser away and may deter even some of those who commonly do open circular mail. The best method is to make the letter look so much like a routine business letter that no one will dare to throw it away without investigation.

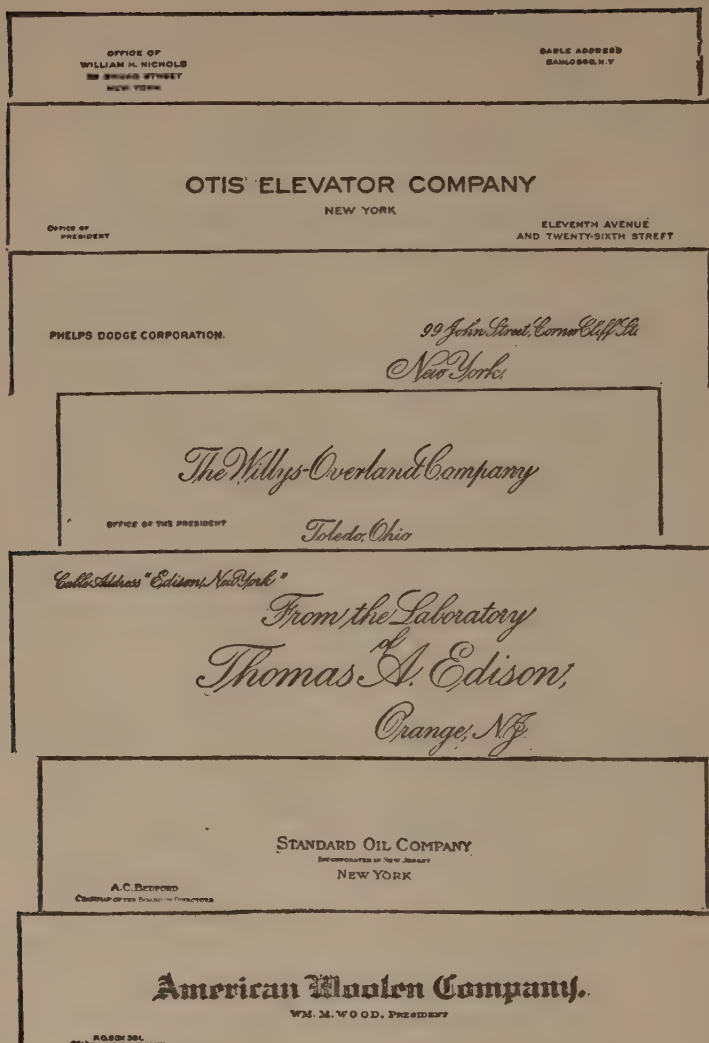
The cost of a sales letter is not to be reckoned otherwise than by results. The merit of a sales letter is to be judged solely by the results. Therefore it is not a question of what kind of letter one thinks

ought to produce results. The single question is what kind of letter does produce results.

There is only one way to ascertain results, and that is by test. No considerable expenditure in direct mail solicitation and no form letter should be extensively used without an elaborate series of tests. Otherwise the money may be thrown away. The extent of the tests will depend upon the contemplated expenditure. Every concern that sends out many sales letters keeps a careful record of results. These records show the letter itself, the kind of envelope, the typing, the signature, and the kind of list to which it has been sent. Thus a considerable fund of information is obtained for future use. This information, however, has to be very carefully handled because it may easily become misinformation, for we cannot forget the appeal of the product itself. No one as yet has ever been able to gauge in advance the appeal of a product.

Some apparently very bad letters have sold very good products. Some apparently very good letters have quite failed to sell what turned out to be bad products. Therefore, the information that is obtained in the circularizing and sale of one product has to be taken warily when applied to another product. It should be taken only for what it is worth, and that is as a general guide.

Several concerns with a mind for statistical information have in the past so carefully compiled the effectiveness of their letters, but without regard to



Specimens of business letterheads

the product, that they have discovered an inordinately large number of things that cannot be done and extremely few things that can be done. This is the danger of placing too much faith in previous experience. One of these companies entirely discarded its records of what could not be done and started afresh. They found that several of the methods which they had previously used and discarded happened to do well under changed conditions and with different products.

If any large expenditure be contemplated then many tests should be made. The kind of envelope, the manner of addressing, the one cent as opposed to the two-cent stamp, the kind of letterhead, the comparative merits of printing, multigraphing, or electric typewriting, the length and composition of the letter, the effect of the return card, the effect of enclosing a stamped return card or a stamped return envelope, the method of signing, and so on, through each detail, must be tried out. No test is ever conclusive, but very little information of value is to be obtained by circularizing less than five hundred names. These names may be taken sectionally or at random. The sectional method is somewhat better, for then comparison of results in several sections may be made, and it may turn out that it would be well to phrase differently letters for different sections.

The returns on the letters are not of themselves conclusive. If one section responds and another does not, it is well to look into business conditions in the

sections. It may be that in one section the people are working and that in another there is considerable unemployment. The main point about all of these statistics is to be sure that what one terms results are results, bearing in mind that it is the test and not what one thinks about a letter that counts.

It is distinctly harmful for any one to say that a letter should be long or short. It all depends on who is going to get the letter. The tendency in recent years has been toward the very long sales letter. This is because in a large number of cases the long letter has been singularly effective. However, the long letter can be overdone. It is the test that counts.

The exact purpose for which a letter is written is to be stated clearly before entering upon the composition. Very few letters will sell articles costing as much as fifty dollars unless perhaps the payments are on the installment plan. Many men of experience put the limit as low as five dollars. Others put it as high as one hundred dollars. It is safe to say that the effectiveness of a letter which is designed to achieve a sale decreases as the price of that which is offered for sale increases. Therefore, most of the letters written concerning more expensive articles are not intended to effect sales. They are designed to bring responses that will furnish leads for salesmen.

Other letters are more in the nature of announcements, by which it is hoped prospects may be brought into a store.

Where the article offered for sale is quite high in

price, the letters sometimes may be very expensively prepared. On one occasion the late John H. Patterson, discovering that his salesmen could not get to the heads of several department stores, ordered some very fine leather portfolios. On each portfolio he had stamped the name of the man who was to receive it. They were gifts such as any one would welcome and which no one could possibly ignore. Inside each portfolio were contained a letter and a number of photographs showing exactly what he desired to have the agents demonstrate. Each gift cost about fifty dollars. He sent the portfolios with his compliments. The secretaries of the men that he wanted to interest could not possibly toss them away. They simply had to give them to their principals. My impression is that the entire expenditure ran to several thousand dollars, but as a result some two hundred thousand dollars in sales were effected, for in practically every case the photographs awakened an interest that led to an appointment with the salesman.

The following letters are intended to be suggestive. They cannot honestly be put forward as being more than that. They are all letters that have gained results under certain circumstances. That they will gain results under new and different circumstances is a matter on which no one can speak with any assurance. Every sales letter is a matter of cut and try. Some of these letters may produce results exactly as they stand. Others may better be used in combination.

MILLER, FRANKLIN, BASSET & COMPANY

347 MADISON AVENUE
NEW YORK

Monday
November 13th
1922

Mr. Wallace Perry
9019 North Main Street
Buffalo, New York

My dear Mr. Perry:

In your letter of November 11th you ask if we would give you something of our experience in the spacing and placing of letters.

We have found, after a good deal of experimenting, that, although adopting a single standard type size for all machines in the office has certain economical advantages, it is better in correspondence in which the letters do not extend beyond a single page (excepting of an official nature, as in the reports or the like) to use the smaller type face - that is, the elite - first, because it permits letters that would extend over a page in the larger type to be written upon a single page - and it is always an advantage to have a letter on one sheet of paper - and second because the elite type, written single space with double spacing between the paragraphs, undoubtedly makes the best looking letter. The larger type faces when written single space not only make a less good looking letter but also they seem harder to read. Double spacing carries a letter over too much paper.

We formerly had several sizes of letterheads, but we discovered that the time taken by the stenographer to decide whether she would use a small or a large letterhead, and the cumbersomeness of having more than one sort of stationery at hand, much more than overcame the slight saving in paper that the smaller size afforded. Therefore we use only the one size of letterhead and try to center the letter, changing the margin to fit the circumstances. We think that in the smaller type the block form of paragraph is preferable to the indented.

I am

Very truly yours,

MILLER, FRANKLIN, BASSET & CO.
by

W. R. Basset: MQ

Arrangement of a business letter (block form)

MILLER, FRANKLIN, BASSET & COMPANY

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NEW YORK

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I am

Very truly yours,

MILLER, FRANKLIN, BASSET & CO.
by

W. R. Basset: MQ

Arrangement of a business letter (indented form)

Whether the letter should have a return card or envelope depends upon circumstances, as also does the inclusion of an illustrated folder. The return card is more valuable with a letter that goes to a home than with a letter that goes to an office. Very few men with stenographers will bother with return cards—their stenographers or secretaries will send a note. On the other hand, letter-writing facilities are not so easily available in the usual home and the card is likely to be used. The putting in of a folder sometimes takes away from the force of the letter. It is often better to reserve the folder for a second letter or for answering an inquiry. For once the prospect has written in for more information the whole purpose of the letter changes. The interest can be presumed, and the object of the letter is to give the greatest possible amount of clear information to the end of causing action. Saying too much in the first letter may give the reader an opportunity to reach a conclusion, when the purpose of the first letter is primarily to get a name—a prospective purchaser. Many a salesman kills a sale by talking too much; so does many a sales letter.

Sales and Announcement Letters

To charge customers selling and announcement letters are sent out before the public advertising. (They can also be used as general announcements by eliminating the portions referring particularly to the charge accounts.)

Announcing a sale

BRICE & HASKELL
SOUTH MICHIGAN AVENUE
CHICAGO

July 31, 1922.

Dear Madam:

As one of our regular patrons, we are telling you in advance of a coming big sale—The August Furniture Sale, which will begin Monday, August 7th. We should like our charge customers to have first choice of the interesting values before they are announced to the public. Therefore we shall have three Courtesy Days, Thursday, Friday, and Saturday of this week, when you may come in and make your selections at the Sale Prices.

Our guide in choosing furniture is our clientèle, so we feel sure you will find the type of furniture here that pleases you—and in greater variety than usual because we complete our collection for this event.

Prices this year are very attractive. They have been reduced far lower than you will anticipate. We should like you to have the advantage in these values soon, and hope you will come in one of the three Courtesy Days.

Very truly yours,
Brice & Haskell.

Following are letters of slightly different type:

S. BLACK COMPANY
28 WASHINGTON STREET
BOSTON, MASS.

April 26, 1920.

Mrs. Arthur Moore,
1317 Hillside Avenue,
Boston, Mass.

Dear Madam:

Our Spring Sale of Misses' Suits, Coats, Dresses, and Hats will begin Monday, April 30th, continuing throughout the week.

This sale presents an unusual opportunity to secure seasonable apparel at decided price concessions.

MISSES' SUITS: Smartly tailored suits of English navy serge, navy gabardine, tan covert cloth, imported mixtures, homespuns, and lightweight knit cloths—adapted for town or country usage. A splendid selection of all sizes from 14 to 18 years.

MISSES' COATS: Coats for motor, country club, or town wear, in soft velours, burella cloth, and imported coatings.

MISSES' DRESSES: Dresses of imported serges and gabardines, for street wear, and a number of exclusive knit cloth models in attractive colorings for sports wear—sizes 14 to 18 years.

MISSES' HATS: The balance of our stock of Trimmed Hats at one half their former prices.

On account of the greatly reduced prices, none of these goods will be sent on approval, nor can they be returned for credit.

Very truly yours,
S. Black Company.

Note:

To our charge customers is extended the privilege of making their selections on Friday and Saturday, April 27th and 28th.

SWANSON SONS & COMPANY
29 SUPERIOR AVENUE
CLEVELAND, OHIO

January 16, 1922.

Dear Madam:

We enclose advance announcements of our Private Sales of Boys' Heatherweave Clothes and Ironhide Shoes, and we believe you will find the economies presented a great relief after your large Christmas outlays.

Of course, such reductions mean that the assortments will quickly be depleted, and we urge you to act promptly in order to secure the full benefit of the available selections. To enable you to do this we are telling you before the public announcement of these sales,

Yours very truly,
Swanson Sons & Company.

This letter encloses a proof of a newspaper advertisement.

CALLENDER & CRUMP
2900 EUCLID AVENUE
CLEVELAND, O.

September 10, 1922.

Dear Madam:

In appreciation of your patronage we wish to extend to you a personal invitation to attend a private sale of women's tailor-made fall suits (sizes 34 to 46) in some especially well-chosen models. These suits will be priced at the very low figure of $40.

Our regular patrons may have first selection before the sale is open to the public, and may thus avoid the discomforts of a public sale.

We have arranged to show these suits privately on Friday, October 3, in the fitting department on the sixth floor.

If you care to avail yourself of this special opportunity, please bring this letter with you and present it at the fitting department.

Very truly yours,
Callender & Crump.

(Note:—An excellent idea when a special offering of foreign goods is made is to have the letters mailed from Paris or London. The foreign stamp will usually attract attention.)

CALLENDER & CRUMP
2900 EUCLID AVENUE
CLEVELAND, O.

Paris, France,
September 1, 1922.

Dear Madam:

We wish to let you know in advance that our annual sale of Real French Kid gloves, at 89 cents a pair, takes place on Tuesday, October 9, 1922.

To insure a choice selection we suggest that you make your purchases early on that day.

Very truly yours,
Callender & Crump.

This is an excellent, matter-of-fact letter that sets out values:

LE FEVRE BROTHERS
293 WASHINGTON BLVD
DETROIT, MICH.

May 11, 1922.

Mrs. John Williams,
19 Concourse Ave.,
Detroit, Mich.

Madam:

On Monday and Tuesday, May 15th and 16th, we shall hold OUR ANNUAL SPRING CLEARANCE SALE of seasonable apparel for BOYS, GIRLS, and YOUNG LADIES, offering exceptional values, and an unusual opportunity to secure regular Le Fevre productions at lower prices than we have been able to offer for several years. This sale will include other items which are not enumerated in this announcement.

BOYS' WOOL NORFOLK SUITS:

Sizes 7 to 15 years. Formerly up to $35.00 *Sale Price* $14.50, $18,50, and $23.50

BOYS' OVERCOATS:
Sizes 3 to 7 years. Formerly up to $32.50 *Sale Price* $14.50 and $18.50

GIRLS' COATS AND CAPES:
Sizes 3 to 16 years. Formerly up to $55.00 *Sale Price* $19.50 and $29.50

GIRLS' WOOL DRESSES:
Sizes 4 to 14 years. Formerly up to $65.00 *Sale Price* $17.50 and $27.50

YOUNG LADIES' SUITS:
Sizes 14 to 18 years. Formerly up to $85.00 *Sale Price* $24.50 and $39.50

YOUNG LADIES' DRESSES:
Sizes 14 to 18 years. Formerly up to $70.00 *Sale Price* $22.50 and $37.50

YOUNG LADIES' COATS AND CAPES:
Sizes 14 to 18 years. Formerly up to $75.00 *Sale Price* $29.50 and $42.50

GIRLS' AND YOUNG LADIES' TRIMMED AND TAILORED HATS:
Formerly up to $30.00 *Sale Price* $7.50 and $12.50

Sale goods will not be sent on approval, exchanged, nor can they be returned for credit.

Yours very truly,
Le Fevre Brothers.

Our charge customers will have the privilege of making their purchases from this sale on Friday and Saturday, May 12th and 13th.

On opening a store

This form for the opening of a new store in a town may be used with variations for a reopening after improvements.

JAMES BONNER & CO.
WICHITA, KAN.

April 14, 1922.

Mrs. Henry Jerome,
29 Water St.,
Wichita, Kan.

Dear Madam:

This is a sale to win friends for a new store. We want you to see our values. Our store is but six weeks old. Our stock is just the same age. Everything that we have is fresh and new. We want you to compare our qualities and prices. We are out to prove to the women of Wichita that we can give style and service at prices they will like.

Will you give us the chance to get acquainted?

Yours very truly,
James Bonner & Co.,
(Handwritten) *L. Jones*,
Manager.

Selling home-made articles

19 Waverly Place,
Bridgetown, N. J.,
April 5, 1922.

Dear Madam:

Have you ever counted the cost of making your pickles, jams, and jellies at home? If you have, and are satisfied that yours is the cheapest way, considering time, labor, and the use of the best materials, then my product will not appeal to you. But before you decide, may I ask you to make a comparison?

I make at home in large quantities and according to the best recipes gathered over years of experience, all kinds of pickles and relishes—sweet, sour, dill, chow-chow, piccalilli.

My special jams are raspberry, strawberry, plum, peach, and quince.

Crabapple is my best liked jelly, and red currant a close second.

A very special conserve is a grape and walnut, for which I have a large call, for teas.

The peaches I put up in pint and quart jars.

I use only the very best vinegar and spices.

My products are made only to order and at the lowest possible cost. To do this I must get my orders some time in advance so that I may take advantage of attractive prices on fruits and other ingredients.

I append a list of prices which I charged last year. This year they will be no higher and in all probability less.

May I get a small trial order from you?

Very truly yours,
Martha Walker.
(Mrs. William Walker)

A letter to recently married people in moderate circumstances

J. L. BASCOM COMPANY
20 MAIN STREET
RICHMOND, VA.

May 8, 1922.

Dear Madam:

This store is for sensible, saving people who want to make every dollar buy its utmost. But sometimes being sensible and saving seems to mean just being commonplace and dowdy. Ours is not that sort of a store.

We believe that useful articles ought also to be good looking, and our buying has been so skillful that we believe we are safe in saying that our goods are not only absolutely dependable but also will compare in appearance with any goods anywhere, regardless of price. We think that this statement will mean something to you, for in furnishing a home, although appearance may not be everything, it is certainly a good deal. Between two

articles of the same durability the better-looking one is the better.

It is our aim not merely to make home furnishing easy but to make a beautiful home at the price of an ugly one. Our experience has been that it does not pay to put into a household any article which in a few years you will get so tired of looking at that you will want to smash it with a hatchet. We have the values and also we have terms that are as good as the values.

We enclose a little booklet that will give you a hint of what you can find here. We cannot give you more than a hint. The best way is to come to the store. Tell us your problems, and let us aid you with our experience.

Very truly yours,
J. L. Bascom Company.

Introducing the mail order department:

L. GIRARD & CO.
ST. LOUIS, MO.

April 4, 1922.

Mrs. Benjamin Brown,
29 Shadyside Vine Avenue,
St. Louis, Mo.

Dear Madam:

This Spring brings to us many new ideas in merchandise that our buyers have picked up in their travels. In many ways we have now the most interesting stock we have ever been able to show. It is indeed so large and varied that we shall hardly be able to give you more than a suggestion of it in our public advertising.

We feel sure that we have something which you have been looking for among the splendid values in both personal and household necessities.

You will find that through our individual shopping service

purchasing by mail is made most convenient and entirely personal.

May we look forward to having again the pleasure of serving you?

Very truly yours,
L. Girard & Co.

Announcement of overcoats

THE BARBOUR CLOTHING CO.
2249 WABASH AVENUE
CHICAGO

October 19, 1921.

Mr. Charles Reid,
Winnetka, Ill.

My dear Sir:

In a couple of weeks you are going to think a good deal about your overcoat. Why not start thinking now?

We are offering this year the most complete line of overcoats that we have ever been able to buy. We have found that we could buy absolutely first-class coats at absolutely fair prices. We are selling them on the basis on which we bought them, and we bought a lot because we think the values will sell them.

The prices are surprisingly low. They range from $20 to $70. At the lowest price we are selling a coat which, if you saw it on the back of a friend, you would think cost at least $50. The highest priced coat is as good as money can buy. If you expected to spend $50 for a coat, you may find that you can get what you want for $20 or $25, or you may find that you will want an even better coat than you had expected to buy.

We think that it would be worth your while to look at this stock.

Very truly yours,
The Barbour Clothing Co.

Selling a farm product (can be used for vegetables, eggs hams, and bacon or any farm product)

CORN CENTER
NEW JERSEY

June 1, 1922.

Dear Madam:

Do you like perfectly fresh vegetables—right off the farm?

What kind of vegetables are you getting? Do you know how long ago they were picked?

Perhaps you think that you cannot have absolutely fresh vegetables for your table or that it really makes no difference?

Did you ever taste Golden Bantam corn the same day or the day after it was picked? Do you know Golden Bantam or is corn just corn? Do you think that string beans are just string beans? And do you know about stringless string beans?

I grow only the thoroughbred varieties. I pick them when they are tender—just right for the palate. And I send them to you the same day that they are picked.

I arrange hampers according to the size of the family. The prices, quantities, and selections are on the enclosed card.

I will deliver at your door (or send by parcel post) every day, every second day, or as often as you like. You can have the best that is grown in its best season and as fresh as though you were living on a farm.

Try a hamper and know what vegetables are!

Very truly yours,
Henry Raynor.

Storage service

HOWARD MOTH PROOF BAG CO.
WINSTED, CONN.

May 2, 1922.

Dear Madam:

Have you ever taken your best coat to an "invisible mender" and paid him ten dollars to have him mend two moth holes?

Have you ever gone to your trunk to take out your furs and found that the moths had got into them? Sometimes they are so badly eaten that they are utterly hopeless and must be thrown away.

All this trouble, disappointment, and expense can be avoided if you will only take the precaution this spring to put away your clothing and furs in the Howard Moth Proof Garment Bags. Strongly constructed of a heavy and durable cedar paper, and made absolutely moth-proof by our patented closing device, the Howard bag provides absolute protection against moths.

As the Howard bag comes in several sizes, from the suit size, ranging through the overcoat, ulster, and automobile sizes, and as each bag has room for several garments, you can surely have protection for all your clothing at small cost. The hook by which the bag is hung up is securely stapled in place by brass rivets. This bag is so strong and so well designed for service that it will with care last for several years.

Very truly yours
The Howard Moth-Proof Bag Co.

A type of Christmas sales letter

THE PINK SHOP
40 MAIN STREET
GRAND RAPIDS, MICH.

November 28, 1922.

Dear Madam:

This is your opportunity to get a lot of fine Christmas stockings at very low cost—if you order at once.

The "Camille" is made of beautiful thread silk richly hand embroidered. It comes in black or white, all silk.

The "Diana" is a silk stocking with lisle top and soles. It is a fine wearing stocking and comes in all street shades.

The "Juliet" is especially attractive as a gift for a girl friend. These stockings are clocked and have all silk feet and lisle tops.

The colors are black, beige, and taupe. They are especially good looking worn with saddle pumps.

The "Evening Mist" is a fascinating stocking for evening wear. It is sheer, almost cobwebby, and will enhance any evening gown. The colors are gold, silver, light blue, corn, pale green, black, and white. It is splendid for a gift stocking.

The "Priscilla" is an excellent stocking for everyday hard wear. It is of heavy lisle, full fashioned and fast color—black or tan.

Send your order off now. You will have the advantage of an early selection. Attractive prices are quoted in the circular enclosed. The big holiday rush will soon be on.

Make up your order for stockings for Christmas giving, attach remittance for amount and mail to-day. Your order will be filled promptly and if everything does not fully satisfy you, you may return it and get your money back.

Yours very truly,
The Pink Shop.

An automobile announcement

MEMPHIS AUTO SUPPLY CO.
29 MAPLE AVENUE
MEMPHIS, TENN.

March 16, 1924.

Dear Sir:

Just a few weeks and spring will be here. That means pleasure motoring.

When you are getting ready for this new season, you may find that you will need certain things for your car—perhaps a new tire, or a pair of pliers, or an inner tube. But whatever it is, remember that our new stock of accessories is here and we believe that we can supply you with anything you will need.

In inviting you to give us part of your trade, we give you this,

assurance: If any article you buy from us is not entirely right, we will return your money.

We hope to see you soon.

Yours very truly,
Memphis Auto Supply Co.

Changing from a credit to a cash plan (*Should be in the nature of a personal letter*)

PELLETIER & CO.
142 CASCO STREET
PORTLAND, ME.

February 1, 1922.

Mrs. John Troy,
14 Ocean Ave.,
Portland, Me.

Dear Madam:

When this store was opened ten years ago, we believed that our service would be the most effective if we operated on a credit basis. Therefore we solicited charge accounts, of course taking extreme care that only people of known integrity and substance should be on our books. We have had the privilege of serving you through such an account.

There are two fundamental methods of conducting a retail business. The one is on the cash and the other is on the credit plan. In the cash plan all goods are either paid for at the time of purchase or at the time of delivery. In the credit plan, those who have not credit or do not care to use credit pay cash; those who have credit rating charge their purchases and bills are rendered monthly. Credit was not extended by the store as a favor; it formed part of a way of doing business. The favor is on the part of the customer. The charge system has many advantages, principally in the way of permitting the store to know its customers better than it could otherwise. The dis-

advantage of the credit basis is the expense of bookkeeping which, of course, has to be added into the price of the goods sold. Our losses through unpaid bills have been negligible. Our customers are honest. But it has seemed unfair that the customer who pays cash should have to bear the cost of the credit accounts.

As our business has worked out more than fifty per cent. of our whole trade is on the cash basis. After careful consideration we have finally decided to go entirely upon a cash footing in order that we may further reduce our costs of doing business and hence our prices to you. We think that in such fashion we can better serve you. Therefore, on July 1st, which marks the end of our fiscal year, we shall go upon an exclusively cash basis and no longer maintain charge accounts.

We think that you will agree when you see the savings reflected in lower prices for the highest grade of goods that the change in policy is a wise one and that you will continue to favor us with your patronage.

Very truly yours,
Pelletier & Co.,
(Handwritten) *C. Brown,*
Credit Manager.

Keeping the Customer

Thanking a new customer

LARUE BROTHERS
SAINT LOUIS, MO.

October 4, 1923.

Mrs. Lee White,
29 Main Street,
St. Louis, Mo.

Dear Madam:

The purchase which you made yesterday is the first that we have had the pleasure of recording for your account and we want

to take this opportunity to thank you for the confidence that you repose in us and to hope that it will be the beginning of a long and happy relation.

We shall, from time to time, send you bulletins of our special offerings and we believe that you will be interested in them.

Very truly yours,
(Handwritten) *J. M. Briggs,*
Credit Manager,
Larue Brothers.

Where a charge account has been inactive

S. BLACK COMPANY
28 WASHINGTON STREET
BOSTON, MASS.

February 5, 1921.

Mr. Tudor Sweet,
24 Commonwealth Ave.,
Boston, Mass.

Dear Sir:

We have just been looking over our books and are sorry to learn that you have not given us your patronage for some time past.

We feel that something may have gone wrong to have caused you to discontinue trading at our store.

If you are not fully satisfied with anything you bought from us, remember that we are always eager and ready to adjust the matter to your satisfaction. We shall certainly appreciate it if you will write to us and tell us frankly just what the trouble has been. Will you use the inclosed envelope to let us know?

Yours truly,
S. Black Company,
(Handwritten) *George Sims,*
Credit Manager.

A. B. SWEETSER & CO.
4000 MAIN STREET
COLUMBUS, O.

June 8, 1922.

Mrs. Arthur Thomas,
25 Spruce Avenue,
Columbus, O.

Dear Madam:

Does our store please you? Sometime ago it probably did and you had an account with us, but we find with regret that you have not used it lately. If we disappointed you, or if something went wrong and possibly your complaint was not properly attended to, we are extremely anxious to know about it.

Perhaps there was some lack of courtesy, some annoying error in your bill which we were exasperatingly obtuse in rectifying? Were we stupid in filling some order or did we delay in delivery? Perhaps we did not have just what you were looking for, or our prices seemed higher than elsewhere.

Whatever the difficulty, we do want you to know that we try to stand for good service—to supply promptly what you want at the price you want to pay, and always to conduct our business with an unfailing courtesy which will make your shopping a pleasure.

Being a woman I may understand your point of view a little better. Will you be quite frank and tell me why you do not buy from Sweetser's now? Either write or call me on the telephone; or, better still, if you are in our neighborhood, can you come in to see me?

The information booth is at the door and I can be found in a minute. It might help to talk things over.

Sincerely yours,
(Handwritten) *Mrs. Margaret B. Williams,*
Courtesy Manager,
A. B. Sweetser & Co.

MEYER, HASKELL & CO.
230 ELM STREET
BLOOMFIELD, ILL.

March 8, 1923.

Mrs. Bruce Wells,
19 Dwight Ave.,
Bloomfield, Ill.

Dear Madam:

We very much regret that you do not use more often your charge account at our store, and we hope it is not due to any lack on our part of prompt and intelligent service.

We know that with our large and well-assorted stocks of merchandise and competent organization we ought to be able to supply your needs to your complete satisfaction. One of five stores, we have great opportunities for advantageous buying and we can continually undersell others.

In this connection permit us to call your attention to our newly installed telephone order department. This department is in charge of competent house shoppers, whose duty it is to satisfy your every want, thus enabling our charge patrons to shop by telephone with perfect certainty.

We feel that these advantages may appeal to you and result in our receiving your orders more often.

Very truly yours,
(Handwritten) *T. Hunter,*
Credit Manager,
Meyer,Haskell & Co.

Selling Real Estate

There are two phases in the writing of letters concerning the sale of real estate. The first phase has to do with the presentation of the proposal in order to arouse sufficient interest in the mind of the prospect

to cause him to inspect the property. Comparatively little real estate is sold without personal inspection. The exceptions are offerings of low-priced building sites in distant sections of the country. These are sold sight unseen—else, as a rule, they would never be sold at all. But such real estate selling is more apt to be in the class with fake mining stock than with legitimate buying and selling, and therefore has no place here.

The second phase of letters on real estate comprehends the closing of the sale. For instance, let us say that John Hope has gone so far as to look at a property. He apparently wants to buy the property or is at least interested, but the price and conditions of sale do not exactly suit him. He is so situated that he does not want to talk personally with an agent, or perhaps lives too far away. At any rate, the sale has to be closed by mail. The fact which most concerns the buyer of real estate, provided he is otherwise satisfied with a property, is the title. The title is the legal term by which is denoted the exact character of the ownership. Quite frequently an owner may believe that he has a clear title when, as a matter of fact, his title is derived through some testamentary instrument which gives him a holding only for life, or perhaps trusts have been set up in the will which are a charge upon the property, although all of the beneficiaries of the trust have been long since dead. There are many hundreds of possible legal complications affecting the validity of the title

and it is usual to-day to have titles insured and, in agreeing to buy, to specify that the "title must be marketable and insurable by a reputable title insurance company." The word "marketable" as here used means a title which is unquestionable. The prospective buyer must also be careful to specify that the title shall be "free and clear" and that all taxes shall be apportioned to the day of settlement. Otherwise the buyer would have to take title subject to a lien of any judgments or other liens of record and also subject to unpaid taxes.

A real estate transaction may be very complicated indeed, and it is wise for a buyer to take precautions to the end of seeing that he purchases a piece of real property rather than a right to a lawsuit. Most letters offering real estate for sale are written in response to inquiries generated by an advertisement. The letter offering the property is designed to bring forth a visit from the inquirer. Therefore only the information which seems best adapted to bring about that visit should go into the letter. The temptation is to tell too much, and the danger of telling too much is that one may inadvertently force a negative conclusion. It is better to keep down to the bare, although complete, description rather than to attempt any word painting. The description is best supplemented by one or several photographs.

The important points to be summarized are the situation of the house, the architectural style, the material of which it is constructed, the number of

rooms, and the size of the lot, with of course a description of any stable, garage, or other substantial outbuildings. These are the elementary points of the description. One may then summarize the number and size of the rooms, including the bathrooms, laundry, and kitchen, the closet spaces, fireplaces, the lighting, the roofing, the floors, the porches, and the decorating. The most effective letter is always the one that catalogues the features rather than describes them.

An agent asking for a list of property

JONES REALTY CO.
HARRISBURG, PA.

April 3, 1924.

Mr. James Renwick,
126 Pelham Road,
Westville, Pa.

My dear Sir:

I am constantly having inquiries from people who want to buy property in your immediate vicinity, and I am writing to learn whether you would give me the opportunity to dispose of your property for you, if I can obtain an entirely satisfactory price. If you will name the price and the terms at which you would sell, I should be glad to put the property on my list and I believe that I can make a sale.

It would be helpful if I had a good description of the property and also one or two good photographs. Of course if you list the property with me that will not bar you from listing it with any other broker unless you might care to put it exclusively in my hands for disposal. My commission is 2½%, the same as

charged by other brokers in this vicinity, and I know from experience that I can give you satisfactory service.

Very truly yours,
Henry Jones.

From an owner instructing an agent to list property

126 Pelham Road,
Westville, Pa.,
May 6, 1922.

Mr. Henry Jones,
Jones Realty Co.,
Harrisburg, Pa.

My dear Sir:

I have your letter of May 3rd and I am entirely willing that you should list my property for sale, although I do not want a "For Sale" sign displayed nor do I want the property inspected while I am in it unless by a previously arranged appointment.

I enclose a description and a photograph. I will take $25,000 for the place, of which $10,000 has to be paid in cash. I am willing to hold a second mortgage of $5,000 and there is $10,000 already against the place, which can remain.

Very truly yours,
James Renwick.

Selling a property by mail

1437 Lawrence Street,
Greenville, N. Y.,
April 20, 1921.

Mr. George A. Allen,
789 Fourth Avenue,
Hillside, N. Y.

My dear Sir:

I have your letter of April 17th asking for further particulars on the property which I advertised for sale in last Sunday's

Republic. I think that by inspecting this property you can gain a much clearer idea of its desirability than I can possibly convey to you in a letter. If you will telephone to me, I will arrange any appointment that suits your convenience.

The house is ten years old—that is, it was built when materials and workmanship were first-class. It has been kept up by the owner, has never been rented, and is to-day a more valuable house than when it was originally constructed. It is three stories in height, contains fifteen rooms, four bathrooms, breakfast porch, sun porch, children's breakfast porch, a laundry, butler's pantry, a storage pantry, and a refrigerator pantry. It stands on a plot of ground 150 x 200 feet, which has been laid out in lawn and gardens, and in fact there are several thousand dollars' worth of well-chosen and well-placed plants, including many evergreens and rhododendrons. The trim of the house, including the floors, is hard wood throughout, and the decorations are such that nothing whatsoever would have to be done before occupancy.

I enclose two photographs. The owner's price is $60,000, and I know that he would be willing to arrange terms.

Very truly yours,
R. A. Smith.

(Note—Essentially the same letter could be written offering the house for rental, furnished or unfurnished, as the case might be.)

49 Main Street,
Albany, N. Y.,
October 8, 1924.

Mr. Henry Grimes,
Catskill, N. Y.

Dear Sir:

The business property that I offered for sale in yesterday's *Republic* and concerning which I have a letter from you this

morning is particularly well suited for a specialty shop or any kind of a store that would be benefited by the passing of large numbers of people before its show windows. It is located at the corner of Third and Main Streets with a frontage of thirty feet on Main Street and runs back seventy feet on Third Street. There is one large show window on Main Street and two on Third Street.

It is a three-story brick structure, solidly built, and the upper floors, if they could not be used for your own purposes, will as they stand bring a rental of $200 a month each, and with a few changes could probably be leased at a higher amount. They are at present leased at the above figures, but the leases will expire on January 1st. Both tenants are willing to renew. By actual count this property is on the third busiest corner in town.

If you are interested, I should like to discuss the price and terms with you.

Very truly yours,
Henry Eltinge.

Offering a farm for sale

Goschen, Ohio,
R. F. D. 5,
May 5, 1922.

Mr. Harry More,
Bridgeton, Ohio.

Dear Sir:

I am glad to get your letter inquiring about my farm. I am acting as my own agent because I think it is a farm that will sell itself on inspection and I would rather split the commission with the buyer than with a middle-man.

The farmhouse, barns, and dairy are good, substantial frame buildings, and they have been well painted every second season. There is nothing to be done to them. The house has six rooms and a large, dry cellar. The water is soft and there is plenty of

it. The barn is 60 by 50; the poultry house is a big one that I built myself. The sheds are all in first-class condition.

This farm contains 240 acres, two miles from Goschen, Ohio, and there is a state road leading into town and to the railroad. We have rural delivery and telephone. The land is high and in first-class cultivation. The orchard has been kept up and there are well-established strawberry and asparagus beds.

You will not find a better farm of its kind than this one. I have made a living off it for twelve years and anybody else can, but the only way for you really to find out what the place amounts to is to come down yourself and look it over. If you will let me know when you expect to come I will meet you at the station in my automobile.

The price is ten thousand dollars. There is a mortgage of $2,500 that can remain, and, other things being satisfactory, we can arrange the down payment and the terms for the balance.

Very truly yours,
John Hope.

Accepting an offer.

340 Chestnut Street,
Philadelphia, Pa.,
Dec. 15, 1922.

Mr. Joseph Barlow,
Haines Crossing,
Delaware.

Dear Sir:

I have your letter of December 12th offering to sell to me the property that we have been discussing for $15,000 of which $3,000 is to be in cash, $5,000 to remain on three-year mortgage at six per cent., and the remaining $7,000 to be cared for by the present mortgage in that amount and which I understand has four years yet to run.

I accept your offer as stated by you, with the provision of course that I shall receive a clear and marketable title, insurable by a real estate title company, and that all taxes shall be adjusted as of the day of settlement, which settlement is to take place three months from to-day. If you will have a contract of sale drawn, I shall execute it and at the same time hand you my check for five hundred dollars as the consideration for the contract of purchase.

This letter is written in the assumption that the dimensions of the property are such as have been represented to me.

I am

Very truly yours,
Martin Fields.

(Note—The above letter replying to an offer to sell would of itself close the contract and the formal contract of sale is unnecessary. A contract is, however, advisable because it includes all the terms within a single sheet of paper and therefore makes for security.)

Letter inquiring as to what may be had

534 Gramercy Park,
February 8, 1923.

Home Development Co.,
Hastings, N. Y.

Dear Sir:

I am writing to learn what property you have listed in your vicinity that would seem to meet my particular requirements. I want a house of not less than ten rooms, with some ground around it and not more than fifteen minutes from the railroad station. The house must contain at least two bathrooms, have a good heating plant, and either be in first-class condition or

offered at a price that would permit me to put it in first-class condition without running into a great deal of money. I am willing to pay between ten and fifteen thousand dollars.

Will you send me a list of properties that you can suggest as possibly being suitable?

Very truly yours,
Julian Henderson.

Renting apartments

YOUNG & REYNOLDS
48 GREEN STREET
BROOKLYN, N. Y.

May 15, 1923.

Mr. Robert Pardee,
29 Prentiss Place,
Brooklyn, N. Y.

Dear Sir:

Your name has been handed to me as one who might be interested in leasing one of the extremely attractive apartments in the Iroquois at Number 20 East Third Street, which will be ready for occupancy on September 15th.

I enclose a descriptive folder which will give you an idea of the grounds that we have for basing our claim that this is the most convenient apartment house that has ever been erected. The apartments vary in size, as you will see on the plan, and for long leases we can arrange any combination of rooms that may be desired. These features are common to all of the apartments. Every bedroom has a private bathroom. Every living and dining room contains an open fireplace, and every apartment, no matter what its size, is connected with a central kitchen so that service may be had equivalent to that of any hotel and at any hour from seven in the morning until midnight. There is a complete hotel service, all of which is entirely optional with the tenant.

We invite your inspection. A number of the apartments have already been leased, but many desirable ones still remain and an early selection will permit of decoration according to your own wishes in ample time for the opening of the building. The renting office is on the premises.

Very truly yours,
Young & Reynolds.

Bank Letters

The qualities which make a bank popular in a community are, first, safety; second, intelligence; and third, courtesy. One bank has potentially nothing more to offer than has another bank, excepting that of course a very large bank has a greater capacity for making loans than has a small bank. The amount which by law a bank may lend is definitely fixed by the resources of the bank.

However, this is not a question of particular concern here, for very large and important accounts are never gained through letter writing. The field that can be reached through letters comprises the substantial householder, the moderate-sized man in business, and the savings depositor. A bank has no bargains to offer. What a man or a woman principally asks about a bank is: "Will my money be safe? Will my affairs be well looked after? Shall I be treated courteously when I go into the bank?" The answers to these questions should be found in the conduct of the bank itself.

A bank is not a frivolous institution. Therefore its stationery and the manner of its correspondence should be eminently dignified. It must not draw comparisons between the service it offers and the service any other bank offers. It must not make flamboyant statements. Neither may it use slang, for slang connotes in the minds of many a certain carelessness that does not make for confidence. Above all, a bank cannot afford to be entertaining or funny in its soliciting letters. The best bank letter is usually a short one, and it has been found effective to enclose a well-designed, well-printed card or folder setting out some of the services of the bank, its resources, and its officers. Bank solicitation is very different from any other kind of solicitation.

Soliciting savings accounts

GUARDIAN TRUST CO.
BAYVILLE, N. J.

January 15, 1922.

Mr. George Dwight,
Bayville, N. J.

Dear Sir:

Some time ago we delivered to you a little home safe for savings, and we are writing to learn how you are making out with it. Have you saved as much as you had expected? Are you waiting to get a certain sum before bringing it in to be credited in your passbook?

We are often asked if it is necessary to fill a home safe before bringing it in to have the contents deposited, and we always recommend that the bank be brought in at regular intervals, regardless of the amount saved, for you know the money begins to earn interest only when it is deposited with us.

We give to small deposits the same careful attention we give to large deposits, so we suggest that you bring in and deposit whatever you have saved. That will make a start, and once started it is truly surprising how quickly a bank account rolls up.

I hope that we may have the benefit of your patronage.

Very truly yours,
The Guardian Trust Company,
(Handwritten) *J. D. Wallace,*
Secretary.

Where a savings account is inactive

GUARDIAN TRUST CO.
BAYVILLE, N. J.

August 10, 1922.

Mr. George Dwight,
Bayville, N. J.

Dear Sir:

A little home bank may be made a power for good.

It can accomplish nothing by itself, standing unused in an out-of-the-way place.

It can only be an assistant to the saver.

It can assist your boy and girl to great things.

It can assist you in daily economies upon which big results are often built.

It cannot furnish the initiative, but it can be a constant reminder and an ever-ready recipient.

Why not *use* the little bank we delivered to you when you

opened your savings account with us to teach the children to save, or to collect together small amounts for yourself.

Why not?

Very truly yours,
(Handwritten) *J. D. Wallace,*
Secretary.

Checking accounts

A letter soliciting a home account:

GUARDIAN TRUST CO.
POUGHKEEPSIE, N. Y.

October 14, 1923.

Mrs. Hester Wickes,
59 Market Street,
Poughkeepsie, N. Y.

Dear Madam:

Do you ever have arguments over bills that you have paid in cash? Do you always remember to get a receipt? Do you find it a nuisance to carry cash? Do you know that it is dangerous to keep much cash in the house?

There can be no dispute about an account if you pay it with a bank check. Your cancelled check is a perfect receipt. More than that, your bank book shows you when, how much, and to whom you have paid money. It is not only the easy way of paying bills but the safe way. You escape all the danger of carrying or having in the house more than mere pocket money. You will find by opening a checking account with us not only the advantages of paying by check but you will also discover many conveniences and services which we are able to offer to you without any charge whatsoever.

I hope that you will call and let us explain our services. I

enclose a folder telling you more about the bank than I have been able to tell in this letter.

Very truly yours,
(Handwritten) *J. D. Wallace,*
Secretary.

P.S. We have some very attractive styles in pocket check books that might interest you.

Soliciting a commercial account

THE LOGANSBURG NATIONAL BANK
LOGANSBURG, WIS.

April 15, 1921.

Mr. Fred Haynes,
21 Nassau Street,
Logansburg, Wis.

Dear Sir:

Every man in business is entitled to an amount of credit accommodation in accordance with his resources. It is one of the functions of this bank to help the business of the community by extending credit to those who make the business for the community. We are here to be of service and we should like to serve you.

I enclose a folder giving the latest statement of the resources of the bank and something about the organization. Will you not drop in some time and at least permit us to become acquainted?

Very truly yours,
(Handwritten) *R. T. Newell,*
President.

General services

Trust companies and national banks are very generally extending their services to cover the administration of decedents' estates, to advise upon investments, to care for property, and to offer expert tax services. In most cases, these services are set out in booklets and the letter either encloses the booklet or is phrased to have the recipient ask for the booklet.

Letter proffering general services:

GRIGGS NATIONAL BANK
28 FIFTH AVE.
NEW YORK

November 16, 1921.

Mr. Henry Larkin,
3428 Cathedral Parkway,
New York.

Dear Sir:

We are writing to call your attention to several services which this bank has at your command and which we should be happy to have you avail yourself of:

(1) The Bond Department can give you expert and disinterested advice on investments and can in addition offer you a selection of well-chosen season bonds of whatever character a discussion of your affairs may disclose as being best suited to your needs.

(2) Our safe deposit vaults will care for your securities and valuable papers at an annual cost which is almost nominal.

(3) We have arrangements by which we can issue letters of

credit that will be honored anywhere in the world, foreign drafts, and travellers' checks.

(4) If you expect to be away through any considerable period or do not care to manage your own investments, our Trust Department will manage them for you and render periodical accounts at a very small cost. This service is especially valuable because so frequently a busy man fails to keep track of conversion privileges and rights to new issues and other matters incident to the owning of securities.

(5) We will advise you, if you like, on the disposition of your property by will, and we have experienced and expert facilities for the administration of trusts and estates.

I hope that we may have the opportunity of demonstrating the value of some or all of these services to you; it would be a privilege to have you call and become acquainted with the officers in charge of these various departments.

I am

Very truly yours,
(Handwritten) *Lucius Clark,*
President.

A letter offering to act as executor

GRIGGS NATIONAL BANK
28 FIFTH AVENUE
NEW YORK

June 25, 1923.

Mr. Lawrence Loring,
11 River Avenue,
Yonkers, N. Y.

Dear Sir:

May I call to your attention the question which every man of property must at some time gravely consider, and that is the disposition of his estate after death?

I presume that as a prudent man you have duly executed a last will and testament, and I presume that it has been drawn with competent legal advice. But the execution of the will is only the beginning. After your death will come the administration of the estate, and it is being more and more recognized that it is not the part of wisdom to leave the administration of an estate in the hands of an individual.

It used to be thought that an executor could be qualified by friendship or relationship, but unfortunately it has been proved through the sad experience of many estates that good intentions and integrity do not alone make a good executor. Skill and experience also are needed.

This company maintains a trust department, under the supervision of Mr. Thomas G. Shelling, our trust officer, who has had many years of experience in the administration of estates. Associated with him is a force of specialists who can care for any situation, usual or unusual, that may arise. The services of these men can be placed at your disposal. I can offer to you not only their expert services but also the continuity of a great institution.

Individuals die. Institutions do not die. If you will turn over in your mind what may be the situation thirty years hence of any individual whom you might presently think of as an executor, I believe you will be impressed with the necessity for the continuity of service that can be offered only by a corporation. In many cases there are personal matters in the estate which a testator may believe can best be handled only by some of his friends. In such a case it is usual to join the individual executors with a corporate executor.

It would be a privilege to be able to discuss these matters with you.

Very truly yours,
(Handwritten) *Lucius Clark*,
President.

P.S. Wills are quite frequently lost or mislaid and sometimes months elapse before they are discovered. It is needless to point out the expense and inconvenience which may be entailed. We are happy to keep wills free of charge.

A letter offering tax services

INTERVALE NATIONAL BANK
INTERVALE, N. Y.

June 1, 1923.

Mr. Michael Graham,
Intervale, N. Y.

Dear Sir:

This bank is prepared to advise you in the preparation of your income and other tax returns. It is a service that is yours for the asking, and we hope that you will avail yourself of it.

The department is open during banking hours, but if these hours are not convenient to you, special appointments can be made.

Very truly yours,
(Handwritten) *Samuel Drake,*
President.

A letter giving the record of the bank

INTERVALE NATIONAL BANK
INTERVALE, N. Y.

July 6, 1923.

Mr. Donald West,
Intervale, N. Y,

Dear Sir:

As a depositor you will be interested in the enclosed booklet which records what the officers and directors think is a notable showing for the bank during the past year. I hope that you will

also find it inspiring and will pass it on to a friend who is not a depositor with us.

May I thank you for your patronage during the past year, and believe me

Very truly yours,
(Handwritten) *Samuel Drake,*
President.

Letters of Order and Acknowledgment

Order where the price of articles is known

North Conway, N. H.,
August 19, 1921.

Messrs. L. T. Banning,
488 Broadway,
New York, N. Y.

Gentlemen:

Please send me, at your earliest convenience, by United States Express, the following:

1 doz. linen handkerchiefs, tape edge, regular size.....	$ 6.00
1 pr. Triumph garters, silk, black.....	.75
4 white oxford tennis shirts, size 15½ @$3.00.....	12.00
6 pr. white lisle socks, size 11 @$.50.....	3.00
Total	$21.75

I am enclosing a money order for $21.75.

Yours very truly,
Oscar Trent.

Enclosure
(Money Order)

Order where the price is not known

Flint, Michigan,
July 14, 1922.

The Rotunda,
581 State Street,
Chicago, Ill.

Gentlemen:

Please send as soon as possible the following:
2 prs. camel's hair sport stockings, wide-ribbed, size 9
1 blue flannel middy blouse, red decoration, size 16
1 "Dix make" housedress, white piqué, size 38
1 copy of "Main Street"
I enclose a money order for thirty dollars ($30.00) and will ask you to refund any balance in my favor after deducting for invoice and express charges.

Very truly yours,
Florence Kepp.

Encl. M. O.

Williamsport, Pa.,
March 10, 1921.

Carroll Bros.,
814 Chestnut St.,
Philadelphia, Pa.

Gentlemen:

Please send me the following articles by parcels post as soon as possible:
2 doz. paper napkins, apple blossom or nasturtium design
1 "Century" cook book
1 pair "Luxury" blue felt bedroom slippers, leather sole and heel
1 large bar imported Castile soap
1 pair elbow length white silk gloves, size 6¾

Enclosed is a money order for $15.00. Please refund any balance due me.

Yours truly,
Janet M. Bent
(Mrs. Elmer Bent)

Formal acknowledgments

It is still a formal custom to acknowledge some kinds of orders by a printed or an engraved form. Some of the older New York business houses use the engraved forms which arose in the days before typewriters and they are very effective.

General acknowledgment forms

THE GENERAL STORES CO.
CHICAGO, ILL.

April 18, 1923.

Mr. Walter Crump,
29 Adams Street,
Maple Centre, Ill.

Dear Sir:

We acknowledge with thanks your order No..... which will be entered for immediate shipment and handled under our No..... to which you will please refer if you have occasion to write about it.

If we are unable to ship promptly we will write you fully under separate cover.

Very truly yours,
The General Stores Co.
S.

THE GENERAL STORES CO.
CHICAGO, ILL.

June 13, 1922.

Mr. Joseph Ward,
Wadsworth Hill, Ill.

Dear Sir:

We have received your order.....requesting attention to.....No.....

Unless special attention is demanded, the routine schedule is on a ten-day basis, and we therefore expect to..... your instrument on or about.....

In corresponding on this subject please refer to order No.....

Very truly yours,
The General Stores Co.
S.

In answer to a letter without sufficient data

THE GENERAL STORES CO.
CHICAGO, ILL.

September 8, 1922.

Mrs. Benjamin Brown,
Carr City, Ill.

Dear Madam:

We thank you for your order recently received for one shirt waist and two pairs of stockings.

We were unable to proceed with the order, as the size of the waist was not given. If you would be kind enough to state what size you wish, we shall gladly make immediate shipment.

Very truly yours,
The General Stores Co.
S.

Where the goods are not in hand

L. &. L. YOUNG
600 FIFTH AVENUE
NEW YORK, N. Y.

November 3, 1921.

Mrs. John Evans,
500 Park Avenue,
New York, N. Y.

Dear Madam:

We are out of size 5 B at present in the white kid shoes you desire, but we should be pleased to order a pair for you, if you wish, which would take two weeks. If this is not satisfactory to you, perhaps you will call and select another pair.

Kindly let us know what you wish done in this matter.

Very truly yours,
L. & L. Young.

Letters of Complaint and Adjustment

The letter of complaint is purely a matter of stating exactly what the trouble is. The letter replying to the complaint is purely an affair of settling the trouble on a mutually satisfactory basis. The Marshall Field attitude that "the customer is always right" is the one that it pays to assume. The customer is by no means always right, but in the long run the goodwill engendered by this course is worth far more than the inevitable losses through unfair customers. The big Chicago mail order houses have been built up on the principle of returning money without question. Legalistic quibbles have no place in the answer to a complaint. The customer is rightly or wrongly dis-

satisfied; business is built only on satisfied customers. Therefore the question is not to prove who is right but to satisfy the customer. This doctrine has its limitations, but it is safer to err in the way of doing too much than in doing too little.

Claims for damaged goods

This letter is complete in that it states what the damage is.

420 Commonwealth Avenue,
Boston, Mass.,
February 8, 1922.

Messrs. Wells & Sons,
29 Summer Street,
Boston, Mass.

Gentlemen:

The furniture that I bought on February 3rd came to-day in good condition with the exception of one piece, the green enamel tea-wagon. That has a crack in the glass tray and the lower shelf is scratched. Will you kindly call for it and, if you have one like it in stock, send it to me to replace the damaged one?

Very truly yours,
Edna Joyce Link.
(Mrs. George Link)

830 Main Street,
Saltview, N. Y.,
May 2, 1921.

Acme Dishwasher Co.,
Syracuse, N. Y.

Gentlemen:

I regret to inform you that the Acme dishwasher which I purchased from your local dealer, I. Jacobs, on December 4, 1920,

has failed to live up to your one-year guarantee. In fact, the dishwasher is now in such bad condition that I have not used it for three weeks.

I must therefore request that in accordance with the terms of your guarantee you refund the purchase price of ninety dollars ($90).

Very truly yours,
Eleanor Scott.
(Mrs. Lawrence Scott)

Complaint of poor service

Webster Corners, Mo.,
April 24, 1920.

Messrs. Peter Swann Co.,
Kansas City, Mo.

Gentlemen:

Attention Mr. Albert Brann.

On Tuesday last I bought at your store two boys' wash suits. This is Monday and the goods have not yet been delivered. The delay has caused me great inconvenience. If this were the first time that you had been careless in sending out orders I should feel less impatient, but three times within the last four weeks I have been similarly annoyed.

On March 3rd I sent back my bill for correction, goods returned not having been credited to my account. On March 15th the bill was again sent in its original form with a "please remit." I again wrote, making explanation, but to date have received no reply. If I must be constantly annoyed in this manner, I shall have to close my account.

Very truly yours,
Helena Young Tremp.
(Mrs. Kenneth Tremp)

Replies to letters of complaint

WELLS & SONS
29 SUMMER STREET
BOSTON, MASS.

August 12, 1922.

Mrs. Samuel Sloane,
Chelsea, Mass.

Dear Madam:

We have your letter of August 8th in regard to the damaged perambulator. We are very sorry indeed that it was damaged, evidently through improper crating, so that there does not seem to be any redress against the railway.

We shall be glad to make a reasonable allowance to cover the cost of repairs, or if you do not think the perambulator can be repaired, you may return it to us at our expense and we will give your account credit for it. We will send you a new one in exchange if you desire.

Very truly yours,
Wells & Sons.

WELLS & SONS
29 SUMMER STREET
BOSTON, MASS.

May 11, 1923.

Mrs. Julia Furniss,
29 Oak Street,
Somerville, Mass.

Dear Madam:

We have received your note of May 8th in regard to the bathroom scales on your bill of May 1st.

We do not send these scales already assembled as there is considerable danger of breakage, but we shall send a man out to you

on Wednesday the twelfth to set them up for you. The missing height bar will be sent to you.

Very truly yours,
Wells & Sons.

THE STERLING SILVER CO.
2800 FIFTH AVE.
NEW YORK

December 17, 1923.

Mrs. Daniel Everett,
290 Washington Square,
New York.

Dear Madam:

We regret that it will be impossible to have your tea spoons marked as we promised. Marking orders were placed in such quantities before yours was received that the work cannot be executed before December 28th.

We are, therefore, holding the set for your further instructions and hope that this will not cause any disappointment.

Very truly yours,
The Sterling Silver Co.

REX TYPEWRITER CO.
20 SO. MICHIGAN AVE.
CHICAGO, ILL.

November 6, 1922.

Mr. John Harris,
Wayside, Ill.

Dear Sir:

We are in receipt of the damaged No. 806 typewriter which you returned, and have forwarded a new typewriter which was charged to your account.

Please mail us a freight bill properly noted, showing that the

typewriter which you returned was received in a damaged condition, so that the cost of repairs can be collected from the transportation company and the proper credit placed to your account.

Very truly yours,
Rex Typewriter Co.

WELLS & SONS
29 SUMMER STREET
BOSTON, MASS.

September 25, 1922.

Mr. Louis Wright,
Quincy, Mass.

Dear Sir:

Our warehouse headquarters have just informed us in reply to our telegram, that your order No. 263 of September 6th was shipped on September 14th by express direct.

We regret the delay, and hope the goods have already reached you.

Very truly yours,
Wells & Sons.

WELLS & SONS
29 SUMMER STREET
BOSTON, MASS.

June 7, 1923.

Mrs. Ralph Curtis,
5928 Commonwealth Ave.,
Boston, Mass.

Dear Madam:

We are sorry to learn from your letter of June 5th that you found two buttons missing from your suit. We have no more buttons like the one you enclosed and cannot get any, as the suit is an import. But if you will let us know the number of buttons in the

entire set, we will send you a complete set of buttons as nearly like the sample as possible.

I hope this will be a satisfactory solution.

Very truly yours,
Wells & Sons.

A routine letter of adjustment

HALL BROTHERS
500 FOURTH STREET
DAYTON, O.

January 28, 1923.

Mr. Philip Drew,
480 Milk Street,
Boston, Mass.

Dear Sir:

We have received your letter of . . . and regret to learn that . . . We will carefully investigate the matter at once and within a day or two will write you fully.

Very truly yours,
Hall Brothers.

WELLS & SONS
29 SUMMER STREET
BOSTON, MASS

January 2, 1923.

Mr. George Larabee,
Sunnyside, Vt.

Dear Sir:

In compliance with your request of December 27th we shall mail our check to-morrow for $16.98 for the humidor which you returned. We regret very much the delay in this matter. Our only excuse for it is the holiday rush in our delivery department which prevented the delivery of the humidor in time for Christmas.

We hope you will overlook the delay and give us another opportunity to serve you.

Very truly yours,
Wells & Sons.

Credit and Collection Letters

Business is done largely on credit, but comparatively few men in business seem to understand that in the letters concerning accounts lies a large opportunity for business building. The old-style credit man thinks that it is all important to avoid credit losses; he opens an account suspiciously and he chases delinquent accounts in the fashion that a dog goes after a cat.

Business is not an affair of simply not losing money: it is an affair of making money. Many a credit grantor with a perfect record with respect to losses may be a business killer; he may think that his sole function is to prevent losses. His real function is to promote business. The best credit men in the country are rarely those with the smallest percentage of losses, although it does happen that the man who regards every customer as an asset to be conserved in the end has very few losses.

Therefore, in credit granting, in credit refusing, and in collection, the form letter is not to be used without considerable discrimination. It is inadvisable to strike a personal note, and many firms have found it advantageous to get quite away from the letter in the first reminders of overdue accounts.

They use printed cards so that the recipient will know that the request is formal and routine.

Another point to avoid is disingenuousness, such as "accounts are opened for the convenience of customers." That is an untrue statement. They are opened as a part of a method of doing business and that fact ought clearly to be recognized. It does not help for good feeling to take the "favoring" attitude. Every customer is an asset; every prospective customer is a potential asset. They form part of the good-will of the concern.

Tactless credit handling is the most effective way known to dissipate good-will.

To open a charge account

4601 Fourth Avenue,
New York,
May 3, 1922.

Hoyt & Jennings,
32 East Forty Eighth Street,
New York.

Gentlemen:

I desire to open a credit account with your company. Will you let me know what information you desire?

Very truly yours,
Harold Grant.

or, according to the circumstances any of the following may be used:

I desire to open a line of credit.....
I desire to open an account.....

I desire to maintain an open account.....
I desire to maintain a charge account.....

Replies to application for credit

HOYT & JENNINGS
32 EAST 48TH ST.
NEW YORK

May 8, 1923.

Mr. Harold Grant,
48 Dey Street,
New York.

Dear Sir:

May we thank you for your letter of May 3rd in which you expressed a desire to have an account with us?

We enclose a copy of our usual form and trust that we shall have the privilege of serving you.

Yours very truly,
(Handwritten) *F. Burdick,*
Credit Manager,
Hoyt & Jennings.

HOYT & JENNINGS
32 EAST 48TH STREET
NEW YORK

May 18, 1923.

Mr. Harold Grant,
48 Dey Street,
New York.

Dear Sir:

We are glad to notify you that, in accordance with your request, a charge account has been opened in your name.

At the beginning of our new business relations, we wish to assure you that we shall try to give satisfaction, both with our goods and with our service. Whenever you purchase an article, it is simply necessary that you inform the sales person waiting

on you that you have a charge account—and then give your name and address.

As is customary in our business, a statement of purchases made during the preceding month will be rendered and will be due on the first of each month.

We are awaiting with pleasant anticipation the pleasure of serving you.

Very truly yours,
(Handwritten) *F. Burdick*,
Credit Manager,
Hoyt & Jennings.

Refusing credit

(This is one of the most difficult of all letters to write and one in which extreme care should be used, for it may happen that the references have not replied accurately or that there may be somewhere an error. Many people entitled to credit have never asked for it and therefore have trouble in giving references. A brusque refusal will certainly destroy a potential customer and is always to be avoided. The best plan is to leave the matter open. Then, if the applicant for credit has really a standing, he will eventually prove it.)

HOYT & JENNINGS
32 EAST 48TH STREET
NEW YORK

Mr. Harold Grant,
48 Dey Street,
New York.

Dear Sir:

May we thank you for your letter of May 5th and for the names of those whom you were kind enough to give as references?

The information that we have received from them is unfortunately not quite complete enough for the purposes of our formal records. Would you care to furnish us with further references in order that the account may be properly opened? Or perhaps you would rather call in person.

Very truly yours,
Handwritten) *F. Burdick,*
Credit Manager,
Hoyt & Jennings.

Where an order has been sent in by one who has not opened an account

GREGORY SUPPLY CO.
114 MAIN STREET
BALTIMORE, MD.

July 13, 1923.

J. K. Cramer & Brothers,
New Sussex, Md.

Gentlemen:

We write to thank you for your order of July 10th, amounting to $320 and we are anxious to make shipment quickly.

Our records do not show that we have previously been receiving your orders and hence unfortunately we have not the formal information desired by our credit department so that we can open the account that we should like to have in your name. For we trust that this will be only the first of many purchases.

Will you favor us by filling out the form enclosed and mailing it back as soon as convenient? The information, of course, will be held strictly confidential.

We are preparing the order for shipment and it will be ready to go out.

Yours truly,
(Handwritten) *B. Allen,*
Credit Manager
Gregory Supply Co.

LETTERS TO REFERENCES GIVEN BY THE APPLICANT

To a bank (A bank will not give specific information)

GREGORY SUPPLY CO.
114 MAIN STREET
BALTIMORE, MD.

July 25, 1923.

Haines National Bank,
Baltimore, Md.

Gentlemen:

We have received a request from Mr. Cramer of New Sussex, Md., who informs us that he maintains an account with you for the extension of credit. He has given you as a reference.

Will you kindly advise us, in confidence and with whatever particularity you find convenient, what you consider his credit rating? Any other information that you may desire to give will be appreciated.

We trust that we may have the opportunity to reciprocate your courtesy.

Very truly yours,
(Handwritten) *B. Allen,*
Credit Manager,
Gregory Supply Co.

To a commercial house

GREGORY SUPPLY CO.
114 MAIN STREET
BALTIMORE, MD.

July 25, 1923.

Bunce & Co.,
29 Vine Ave.,
Baltimore, Md.

Gentlemen:

We shall be much obliged to you if you will kindly inform us concerning your credit experience with Mr. J. K. Cramer of New Sussex, Md., who desires to open an account with us and who has referred us to you.

We shall be happy at any time to reciprocate the courtesy.

Very truly yours,
(Handwritten) *B. Allen,*
Credit Manager,
Gregory Supply Co.

Another letter of the same description in a printed form

(Name and address to be typewritten in)

GREGORY SUPPLY CO.
114 MAIN STREET
BALTIMORE, MD.

(Date to be typewritten in)

Gentlemen:

J. K. Cramer, of New Sussex, Md.,
desires to open an account with our store and has given your name as a reference.

Your courtesy in answering the questions given below will be appreciated. We shall be glad to reciprocate it at any time.

Yours truly,
Gregory Supply Co.

(Please fill out and return as soon as convenient.)

1. Has he an account with you now?.....
2. How long has he had the account?.....
3. How does he pay? Prompt.....Medium.....Slow.....
4. Have you ever had difficulty in collecting?.....
5. What limit have you placed on the account?.....
6. Special information.....

In reply to the above

(A)

BUNCE & COMPANY
89 STATE ST.
BALTIMORE, MD.

July 29, 1923.

Gregory Supply Co.,
Baltimore, Md.

Gentlemen:

In reply to your letter of October 14th in which you inquire concerning the responsibility of J. K. Cramer of New Sussex, Md., we are glad to help you with the following information.

Mr. Cramer has had a charge account with our store during the last five years. Our records show that he has always met our bills in a satisfactory manner. His account is noted for a monthly limit of $300, but he has never reached it.

Our own experience is that Mr. Cramer is a desirable customer.

Yours very truly,
Bunce & Company.

(B)

WALSH MACHINE CO.
29 ELM STREET
BALTIMORE, MD.

July 30, 1923.

Gregory Supply Co.,
Baltimore, Md.

Gentlemen:

Concerning Mr. J. K. C., about whom you inquired in your letter of October 14th, our records show that our experience with this account has not been satisfactory.

We find that during the last five years in which he has had an account with us he has caused us considerable trouble with regard to his payments. At the present moment he owes us $240 for purchases made approximately six months ago, to recover which amount we have instructed our attorneys to institute legal proceedings.

We hope that this information will be of assistance to you.

Yours very truly,
Walsh Machine Co.

PLUM BROTHERS
2800 BROAD STREET
PHILADELPHIA, PA.

July 31, 1923.

Gregory Supply Co.,
614 Main Street,
Baltimore, Md.

Gentlemen:

We are glad to give you the information you wish concerning our experiences with the A. B. C. Company, about whom you inquire in your letter of April 9th.

The company first came to us on November 8, 1920. On

that date they purchased from us 50 lawn mowers at a total cost of $500. They took advantage of the discount by paying the bill on November 18th.

In January, 1921, they gave us an order for 100 at a total cost of $900. This bill they paid in February.

Their latest purchase from us was in July, 1921. At this time their order amounted to 25 lawn mowers. They paid the bill in October after we had sent them several requests for remittance.

We trust this information will be of some value to you in determining just what amount of credit you may feel justified in extending to them.

Very truly yours,
(Handwritten) *H. Plum*,
Plum Brothers.

Offering credit

DWIGHT & DAVIS
89 PARK STREET
ALBANY, N. Y.

October 9, 1922.

Mrs. Herbert Reid,
1400 Fourth Avenue,
Albany, N. Y.

Dear Madam:

Whenever you wish to come in and purchase without cash, it will be a great pleasure to us to open a charge account with you.

We have made a record here in the store so that whenever you call it will have been arranged for you to purchase whatever you want.

We think you will approve of the character of service and the quality of merchandise. We wish to win not only your patronage, but your friendship for our store.

Every up-to-date woman realizes the many benefits, the con-

veniences, and even prestige she enjoys through having a charge account at a dependable store.

A store, in turn, is judged by its charge accounts—it is rated by the women who have accounts there.

And so, because of your standing in the community, if you avail yourself of our invitation to do your buying here, you are reflecting credit both on yourself and on us.

We hope you will decide to let us serve you—all our facilities are completely at your service.

We should like you to feel that our store is especially adapted to your needs.

Yours very truly,
(Handwritten) *C. Dale,*
Credit Manager,
Dwight & Davis.

SUMMIT BOX COMPANY
KANSAS CITY, MO.

November 13, 1923.

George Harrow & Co.,
29 Fifth Street,
Kansas City, Mo.

Gentlemen:

We want to thank you for your order of November 10th, with your check enclosed in full payment. We appreciate the business you have been giving us. The thought has frequently occurred to us that you may desire the advantages of an open account with us. We believe that such an arrangement will make transactions more convenient. We therefore have the pleasure of notifying you that we have noted your account for our regular credit terms of 2% 10 net 30, up to a limit of $500.

We hope that both your business and our acquaintance with you will develop to such an extent that it will be a pleasure to extend to you from time to time larger credit accommodations to take care of your increasing needs.

The business relations between us have been so agreeable that we feel they will continue so. Please remember that if we can ever be of assistance to you in helping you in your business we only ask that you call upon us.

Very truly yours,
(Handwritten) *G. Harris*
Credit Manager
Summit Box Company.

Collection letters may very easily be overdone. The old idea was that any expense or any threat was justified if it got the money, but among the more advanced collection departments common sense has crept in, and it has been ascertained by cost-finding methods that it is not worth while to pursue a small account beyond a certain point and that when that point is reached it is economy to drop the matter. How far it is wise to go in attempting to collect an account is an affair of costs, unless one has a penchant for throwing good money after bad.

The point to bear in mind in writing a collection letter is that it is a collection letter—that it is an effort to get money which is owed. It would not seem necessary to emphasize so entirely self-evident a point were it not unfortunately sometimes overlooked and the collection letter made an academic exercise. There is no excuse for a long series of collection letters—say eight or ten of them. After a man has received three or four letters you can take it for granted that he is beyond being moved by words. You must then have recourse to some other mode of reaching him.

Drawing on a debtor is also of small use; the kind of a man who will honor a collection draft would pay his bill anyhow.

If a debtor has assets and there is no dispute concerning the account, he will usually pay. He may pay because you threaten him, but most people with the ability to owe money are quite impervious to threats, and although a threatening letter may seem to bring results, it can never be the best letter because on the other side of the ledger must be recorded the loss of the customer. The average writer of a collection letter usually gets to threatening something or other and quite often exposes himself to the danger of counter legal action. (See Chapter XI on The Law of Letters.)

The most successful collection men do not threaten. The best of them actually promote good-will through their handling of the accounts. The bully-ragging, long-winded collection letter has no place in self-respecting business. The so-called statements of collection by which papers drawn up to resemble writs are sent through the mails, or served, not only have no place in business but many of them are actually illegal.

The letters which are appended have been chosen both for their effectiveness and their courtesy. They represent the best practice. It is, by the way, not often wise for the creditor to set out his own need for money as a reason why the debtor should pay the account. It is true that the sympathy of the debtor may be aroused, but the tale of misery may lead him

to extend comfort rather than aid. However, several such letters have been included, not because they are good but because sometimes they may be used.

Collection letters

Most firms have adopted a series of collection letters beginning with the routine card reminder of an overdue account and following with gradually increasingly personal second, third, fourth, and so on, letters.

First letter—printed card

THE ENCLOSED STATEMENT OF ACCOUNT IS SENT TO YOU AS WE BELIEVE YOU HAVE OVERLOOKED ITS PAYMENT.

STONE BROTHERS

Second letter

STONE BROTHERS
NEW YORK

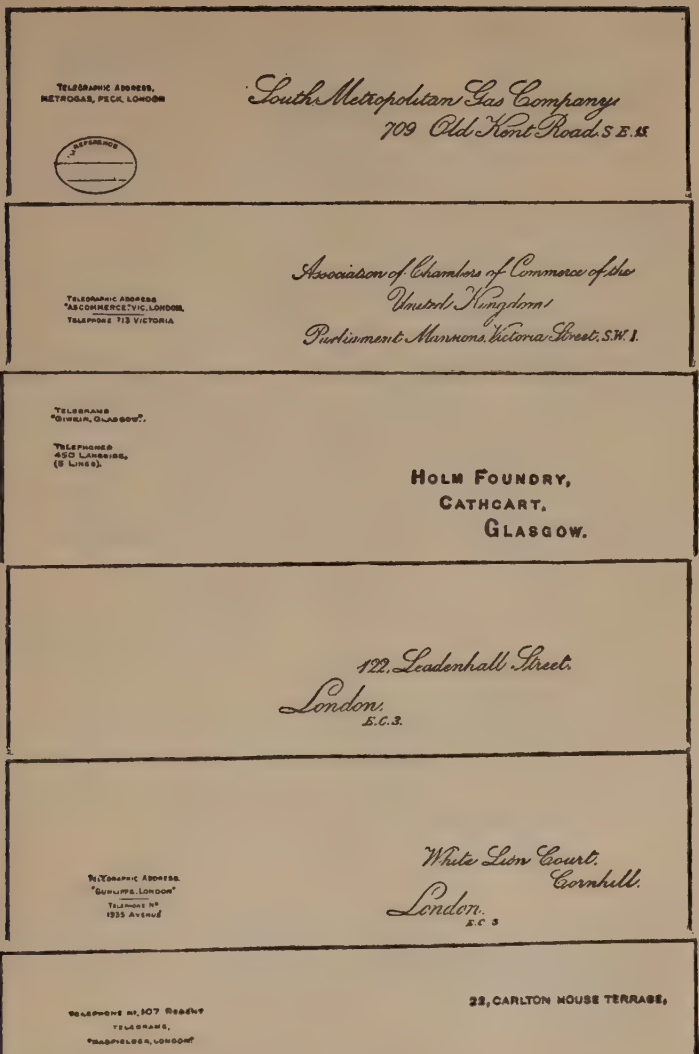
March 15, 1917.

Miss Grace Duncan,
146 Prospect Park West,
Brooklyn, N. Y.

Dear Madam:

There appears an amount of $29.36 open in your name for the months of October to January which, according to our terms of sale, is now overdue, and if no adjustment is necessary, we trust you will kindly favor us with a check in settlement.

Very truly yours,
Stone Brothers, New York,
(Handwritten) *James Miller*,
Collection Manager.



Specimens of business letterheads used by English firms

Third letter

STONE BROTHERS
NEW YORK

April 2, 1917.

Miss Grace Duncan,
146 Prospect Park West,
Brooklyn, N. Y.

Dear Madam:

Our letters of February 15th and March 15th have brought no reply from you. Since they have not been returned by the Post Office we must presume that you received them.

You naturally wish to keep your credit clear. We wish to have it clear. It is really a mutual affair. Will you not send a check and keep the account on a pleasant basis?

Very truly yours,
Stone Brothers,
(Handwritten) *James Miller*,
Collection Manager.

The amount is $29.36.

Fourth letter

STONE BROTHERS
NEW YORK

April 16, 1917.

Miss Grace Duncan,
146 Prospect Park West,
Brooklyn, New York.

Dear Madam:

We have no desire to resort to the law to collect the $29.36 due us, but unless your remittance is in our hands by May 1st,

we shall take definite steps for the legal collection of your account. May we hear from you at once?

Very truly yours,
Stone Brothers,
(Handwritten) *James Miller,*
Collection Manager.

The following are collection letters of varying degrees of personal tone. In these seven letters are given the body of the letter, with the salutation and the complimentary close. Headings and signatures have been omitted.

Dear Sir:

A statement is enclosed of your account, which is now past due. A remittance will be appreciated.

Yours truly,

Dear Madam:

We desire to call your attention again to your past-due account for the month of January for $90.52, a statement of which was mailed to you several weeks ago. We shall appreciate receiving your check in payment of this account by return mail.

Very truly yours,

Gentlemen:

Two weeks ago we mailed you a statement of account due at that time, and as we have heard nothing from you we thought it possible that our letter may have miscarried. We are sending you a duplicate of the former statement, which we hope may reach you safely and have your attention.

Very truly yours,

To follow the preceding letter

Gentlemen:

We call your attention to the enclosed statement of account which is now past due. We have sent you two statements previous to this, to which you seem to have given no attention.

It may be possible that you have overlooked the matter, but we hope this will be a sufficient reminder and that you will oblige us with a remittance without further delay.

Very truly yours,

Dear Sir:

We are enclosing a statement of your account and we request as a special favor that you send us a remittance previous to the 28th of this month if possible. The amount is small, but not the less important. We have unusually heavy obligations maturing on the first of next month and you will understand that for the proper conduct of business the flow of credit should not be dammed up.

In looking over your account for the last few months, it occurs to us that we are not getting a great deal of your business. If this is due to any failure or negligence on our part, perhaps you will undertake to show us where we are lacking because we surely want all of your business that we can get.

Very truly yours,

Follow-up letters

Dear Sir:

We wrote you on 18th February and enclosed a statement of your account. We hoped at the time that you would send us a check by return mail. If our account does not agree with your books, kindly let us know at once so that we may promptly adjust the differences.

We hope that you can accommodate us as requested in our previous letter and that we will hear from you by the 10th of March. We again assure you that a remittance at this particular time will be greatly appreciated.

Also please remember that we want your orders, too. Prices on copper wire are likely to make a sharp advance within a few days.

Very truly yours,

January 19, 1921.

Dear Sir:

We are enclosing a statement showing the condition of your account at this writing, and we must ask you to be kind enough to do your utmost to forward us your check by return mail.

Our fiscal year closes January 31st and it is naturally our pride and endeavor to have as many accounts closed and in good standing as is possible for the coming year, and this can materialize only with your kind coöperation.

Very truly yours,

Letters of Application

Application for position as stenographer

648 West 168th Street,
New York, N. Y.,
April 4, 1922.

Mr. B. C. Kellerman,
1139 Broad Street,
New York, N. Y.

Dear Sir:

This may interest you:

I can take dictation at an average rate of 100 words a minute and I can read my notes. They are always accurate. If you

will try me, you will find you do not have to repeat any dictation. I never misspell words.

I am nineteen, a high school graduate, quick and accurate at figures. I have a good position now, uptown, but I should prefer to be with some large corporation downtown. I am interested in a position with room at the top.

I am willing to work for $18 a week until I have demonstrated my ability and then I know you will think me worth more.

A letter or a telephone message will bring me in any morning you say to take your morning's dictation, write your letters, and leave the verdict to you.

Will you let me try?

Very truly yours,
Edith Hoyt.

Telephone Riverside 8100

Application for position as secretary

149 East 56th Street,
Chicago, Ill.,
December 1, 1923.

Mr. Ralph Hodge,
Boone & Co.,
2000 So. Michigan Ave.,
Chicago, Ill.

Dear Sir:

This is in answer to your advertisement for a secretary. I have had the experience and training which would, I think enable me satisfactorily to fill such a position. I recognize, of course, that whatever my experience and training have been they would be worse than useless unless they could be modified to suit your exact requirements. (Here set out the experience.)

The lowest salary I have ever received was twelve dollars a week, when I began work. The highest salary I have received

thirty dollars a week, but I think that it would be better to leave the salary matter open until it might be discovered whether I am worth anything or nothing.

Very truly yours,
(Miss) Mary Rogers.

Answer to an advertisement from an applicant who has had no experience

245 East 83rd Street,
Chicago, Ill.

Mr. Ralph Hodge,
Boone & Co.,
2000 So. Michigan Ave.,
Chicago, Ill.

Dear Sir:

This is in answer to your advertisement for a secretary, in which you ask that the experience of the applicant be set forth. I have had no experience whatsoever as a secretary. Therefore, although I might have a great deal to learn, I should have nothing to unlearn.

I understand what is expected of a secretary, and I hope that I have at least the initial qualifications. I have had a fair education, having graduated from Central High School and the Crawford Business Academy, and I have done a great deal of reading. I am told that I can write a good letter. I know that I can take any kind of dictation and that I can transcribe it accurately, and I have no difficulty in writing letters from skeleton suggestions.

Your advertisement does not give the particular sort of business that you are engaged in, but in the course of my reading I have gathered a working knowledge of economics, finance, business practice, and geography, some of which might be useful. I am writing this letter in spite of the fact that you specified that experience was necessary, because one of my friends, who is

secretary to a very well-known corporation president, told me that she began in her present place quite without experience and found herself helped rather than handicapped by the lack of it.

I am twenty-two years old and I can give you any personal or social references that you might care for. I have no ideas whatsoever on salary. In fact, it would be premature even to think of anything of the kind. What I am most anxious about is to have a talk with you.

Very truly yours,
(Miss) Margaret Booth.

Applications for position as sales manager

1249 Huntington Ave.,
Boston, Mass.

Mr. Henry Jessup,
White Manufacturing Co.,
89 Milk Street,
Columbus, O.

Dear Sir:

Mr. A. C. Brown of the Bronson Company tells me you are in immediate need of a sales manager for the Western Illinois territory.

Western Illinois offers a promising opportunity for the sale of farm implements and devices. During my experience with the Johnson & Jones Company, I got to know the people of this section very well, and I know how to approach them. The farmers are well-to-do and ready for improvements that will better their homes, lands, and stock. There could not be a better place to start.

As Mr. Brown will tell you, I have been with the Bronson Company for five years. I started as clerk in the credit office, gradually working out into the field—first as investigator, then salesman, and for the last two years as sales manager of the Western Virginia territory. The returns from this field have increased 100 per cent. since I began. With the hearty coöpera-

tion of the men on the road, I have built up a system about which I should like to tell you. It would work out splendidly selling Defiance Harrows in Western Illinois.

My home is in Joliet and I want to make my headquarters there. I have no other reason for quitting the Bronson Company, who are very fair as far as salary and advancement are considered.

My telephone number is Cherry 100. A wire or letter will bring me to Columbus to talk with you.

Very truly yours,
Gerald Barbour.

70 Blain Ave.,
Boston, Mass.,
May 4, 1921,

Mr. John Force,
6 Beacon Street,
Boston, Mass.

Dear Sir:

This letter may be of some concern to you. I am not a man out of a job, but have what most men would consider one that is first-class. But I want to change, and if you can give me a little of your time, I will tell you why and how that fact may interest you.

In a word, I have outgrown my present position. I want to get in touch with a business that is wide-awake and progressive; one that will permit me to work out, unhampered, my ideas on office organization and management—ideas that are well-founded, conservative, and efficient. My present position does not give play to initiative.

If you at this time happen to be looking for a man really to manage your office, audit accounts, or take charge of credits, my qualifications and business record will show you that I am able to act in any or all of these capacities.

I have written with confidence because I am sure of myself, and if I undertake to direct your work, you may be assured that it has a big chance of being successful.

If you so desire, I shall be glad to submit references in a personal interview.

Very truly yours,
Clive Drew.

Telephone Winthrop 559-W

Answers to letters of application

HARRISON NATIONAL BANK
TRENTON, N. J.

February 2, 1923.

Mr. James Russell,
63 State Street,
Trenton, N. J.

Dear Sir:

I wish to acknowledge your letter of application of December 8th. At present we have no vacancies of the type you desire. I am, however, placing your application on file.

Very truly yours,
Samuel Caldwell.

HARRISON NATIONAL BANK
TRENTON, N. J.

February 2, 1923.

Mr. James Russell,
63 State Street,
Trenton, N. J.

Dear Sir:

I wish to acknowledge your letter of application of December 8th. At present we have no vacancies of the type that you desire. However, I should be very glad to have a talk with you on December 12th at my office at four o'clock.

Very truly yours,
Samuel Caldwell.

Letters of Reference

Letter asking for reference

468 Walnut Street,
Philadelphia, Pa.,
May 5, 1923.

Mr. William Moyer,
Triumph Hosiery Co.,
4000 Broad Street,
Philadelphia, Pa.

My dear Mr. Moyer:

I am looking for a position as cashier with the Bright Weaving Company. My duties there would be similar in every way to my work in your office, and a recommendation from you would help greatly.

Mr. Sawyer, the first vice-president of the Bright Weaving Company, knows you personally, hence an opinion from you would have particular effect.

Your kindness would be deeply appreciated, as have been all your kindnesses in the past.

Yours very sincerely,
Philip Rockwell.

A useful practice adopted by some firms is the requirement of a photograph from every applicant for a position.

HADDON IRON WORKS
PHILADELPHIA, PA.

Paste photograph of applicant here

B. F. Harlow & Co.,
Paterson, N. J.

April 30, 1917.

Dear Sirs:

Philip Smith (photo attached) has applied to us for a position as steamfitter.

His application states that he has been in your employ for three years and that he is leaving to take a position in this city.

As all applicants are required by us to furnish references as to character and ability, we shall appreciate your giving us the following information.

Very truly yours,
(Handwritten) *Samuel Sloane,*
Employment Manager.

Is his statement correct?
Are his character and habits good?
Had he the confidence of his employers?
Can he fill the position for which he has applied?

Remarks: Signed
Dated

Some general letters of recommendation

March 4, 1923.

To Whom It May Concern:

I have known the bearer, John Hope, for four years. He is of fine family and has been one of our most highly regarded young men. I would heartily recommend him.

Richard Brown.

April 18, 1922.

Gentlemen:

The bearer, George Frothingham, is a young man of my acquaintance whom I know and whose family I have known for some time. They are splendid people. This boy is ambitious and thoroughly reliable. I hope you can find a place for him.

Very truly yours,
Gerald Law.

June 16, 1922.

To Whom It May Concern:

This is to certify that the bearer, Ernest Hill, is an acquaintance of mine, a man whom I know to be thoroughly trustworthy.

Harold Smith.

July 12, 1923.

Dear Sir:

This is to certify that Joseph Rance has been in my employ for eighteen months. He is a most willing and able worker, honest, steady, and faithful. I regret that I was obliged to let him go from my employ. I feel very safe in highly recommending him to you.

Very truly yours,
George Bunce.

Recommendation for a special position

HARCOURT MANUFACTURING CO.
29 BOYLSTON STREET
BOSTON, MASS

October 10, 1921.

Mr. Gordon Edwards,
48 Tremont Street,
Boston, Mass.

Dear Mr. Edwards:

At luncheon last Wednesday you mentioned that you were in need of another advertising writer. If the position is still open, I should like to recommend Mr. Bruce Walker.

When I first met Mr. Walker he was with Bellamy, Sears & Co., Boston, and was doing most of their newspaper advertising. His work was so good that I offered him a position as advertising writer with us. He accepted, with the approval of Bellamy

Sears & Co., and has been with me for the last three years. He has written for us some of the best drawing copy that we ever used, and his work has been satisfactory in every way. He is original and modern in his advertising ideas, and knows how to express them forcefully but without exaggeration. His English is perfect.

I shall greatly regret losing Mr. Walker, but I cannot advance him above his present position, and I agree with him that he is equal to a bigger position than he has here. I hope you can give him the opportunity that he seeks. If you will see him personally, you will oblige both him and me.

Very sincerely yours,
B. A. Yeomans.

Thanks for recommendation

29 Kelley Ave.,
Cleveland, O.,
October 4, 1923.

Mr. John Saunders,
Jones Publishing Co.,
Cleveland, O.

My dear Mr. Saunders:

Your influence and kindly interest have secured for me the position with Tully & Clark. I want to thank you for the excellent recommendation which you gave me and to assure you that I shall give my best attention to my new work.

Very truly yours,
John Dillon.

Letters of Introduction

The method of delivering letters of introduction is fully described under social letters of introduction.

Answer to a request for a letter of introduction

89 Grand Ave.,
Detroit, Mich.,
August 8, 1923.

Mr. Albert Hall,
29 Main Street,
Detroit, Mich.

My dear Mr. Hall:

Accompanying this note you find letters of introduction which I hope will be what you want.

I am glad to give you these letters and should you need any further assistance of this kind, please consider me at your disposal.

Yours truly,
Clement Wilks.

General letters of introduction

89 Grand Ave.,
Detroit, Mich.,
August 8, 1923.

This will introduce the bearer, Mr. Albert Hall, whom I personally know as being a gentleman in conduct and reputation.

Any courtesy shown to Mr. Hall I shall consider a favor to myself, and I ask for him all possible attention and service.

Clement Wilks.

June 9, 1923.

To Whom It May Concern:

The bearer, David Clark, has been an acquaintance of mine for five years. He is a young man of good habits. I would recommend him for any position within his ability.

Ellery Saunders.

Special introduction

(The inside address, heading, and signature are to be supplied)

Dear Sir:

Mr. Walter Green, whom this will introduce to you, is a member of our Credit Department. He is visiting New York on a personal matter, but he has offered to make a personal investigation of the Crump case and I have advised him to see you, as the man who knows most about that affair. If you can find the time to give him a brief interview, you will do him a favor, and I also shall appreciate it.

Yours very truly,

_____

Vice-President.

Introducing a stenographer in order to secure a position for her

100 Wall Street,
New York, N. Y.,
February 6, 1921.

Mr. William Everett,
347 Madison Avenue,
New York, N. Y.

My dear Mr. Everett:

The bearer of this letter, Miss Mildred Bryan, my stenographer, is available for a position, owing to the fact that I am moving my office to Cincinnati.

She is an unusually competent young woman—quick, accurate, intelligent, and familiar with the routine of a law office.

If you need a stenographer, you cannot do better than engage

Miss Bryan, and I am taking the liberty of giving her this letter for you.

Very truly yours,
Howard S. Briggs.

Letters of Inquiry

Requests for information

Bradford Mills, Pa.,
August 9, 1923.

Dr. Louis Elliott,
29 Walnut Street,
Philadelphia, Pa.

My dear Dr. Elliott:

I am writing a paper on Vitamines to be read before the Mothers' Club, an organization of Bradford Mills mothers.

I have drawn most of my material from your article in the *Medical Magazine*, acknowledging, of course, the source of my information. There are several points, however, on which I am not clear. As it is of great importance that this subject be presented to the mothers correctly, I am addressing you personally to get the facts.

1. Am I to understand that no other foods than those you mention contain these vitamines?
2. Are all the classes of vitamines necessary to life and will a child fed on foods containing all the known vitamines be better conditioned than one fed on only one kind?

I shall greatly appreciate your answering my questions. The members of the club have shown surprising interest in this matter of food.

Yours sincerely,
Mabel Manners.

128 East Forty-Sixth Street,
New York, N. Y.,
June 15, 1922.

The Prentiss Candy Co.,
Long Island City, N. Y.

Gentlemen:

The *Better Food Magazine*, to which I am a contributor, has asked me to make an investigation of the manufacture of the most widely advertised foods, with a view to writing an article on foods for the magazine.

I should like if possible to talk with someone and to make a short visit to the factory. If you can arrange an appointment for me during the next week, will you let me know? I shall greatly appreciate it.

Very truly yours,
(Miss) Vera Henderson.

Answers to letters of inquiry

THE PRENTISS CANDY CO.
LONG ISLAND CITY, N. Y.

June 17, 1922.

Miss Vera Henderson,
128 East Forty-Sixth Street,
New York, N. Y.

Dear Madam:

We have your letter of 15th June and we shall be glad to give you any assistance in our power.

If you will call at the factory office next week on Tuesday the 22nd or Wednesday the 23rd and present the enclosed card to Mr. Jones, you will get all the information you desire.

Very truly yours,
(Handwritten) *B. J. Clark*,
The Prentiss Candy Co.

PINE GROVE LODGE, STANTON, N. Y.
ABSOLUTELY FIREPROOF OPEN ALL THE YEAR
THE FINEST RESORT HOTEL IN THE COUNTRY

May 6, 1921.

Mr. Charles Keith,
4000 Madison Ave.,
New York, N. Y.

Dear Sir:

We have your letter of May 4th and in answer we are enclosing some of our descriptive literature.

We can offer you absolute comfort together with an almost matchless environment in the points of beauty and of suitability for all sports.

Our rates are on the American plan. We have the finest American plan kitchen and table anywhere. We enclose a menu. Our single rooms with private bath are $50, $62, and $70 per week up for one person. Rooms without bath, but with hot and cold running water and adjacent to bath are $45 per week. Double rooms with private bath and furnished with two single beds are $95, $105, and $115 per week up for two persons. Rooms for two without bath are $80 per week. These rates hold until September 1st.

The difference in rates is caused by the size and location of rooms, but every room is furnished with taste and care. The decorations have been carefully thought out. There are no undesirable rooms at the Lodge and every room is an outside room. Those on the east overlook the 120-acre golf course with a magnificent view of the mountains, and those on the west front the wooded slopes of Sunset Mountain.

Stanton affords the greatest combination of scenery, health-giving climate, and facilities for enjoyment. Add to this the comforts and luxuries of a modern hotel such as Pine Grove Lodge and the result is perfect.

We feel quite sure you will find a visit here restful or lively—as

you will. One of the attractions of the place is its facilities for occupying oneself in one's own way. We shall be glad to make reservation for you at any time or to answer any further inquiries.

Yours very truly,
Pine Grove Lodge.

If you should receive an inquiry for advice, opinion, or information, which you do not care, for some reason, to give, you should at least reply stating that you cannot comply with the request, in as courteous a manner as possible.

CHAPTER VIII

THE USE OF FORM PARAGRAPHS

A CONSIDERABLE part of the day's run of correspondence in a business office has to do with not more than half-a-dozen subjects. Quotations will be asked for. Tenders will be made. Complaints will be made and received. Adjustments of various kinds will be done, and so on, through a list that varies with the particular business of the office. It is advisable to keep the tone of correspondence on a fairly uniform level. Therefore if each letter has to be individually dictated, only a man mentally equipped to write letters can do the dictating. The time of such a man is expensive and often might better be devoted to other matters. Hence the invention of what is known as a form paragraph, which is a standardized paragraph that can be used with slight variations as a section of a great many letters.

The result is that most routine mail does not have to be dictated. A letter is merely read, the essential facts dictated or noted on the letter itself, and certain symbols added which tell the stenographer the form paragraphs that are to be used. The letter is then almost mechanically produced. Some companies have gone so extensively into the writing

of form paragraphs that they have sections covering practically every subject that can arise. This possibly carrying the idea too far. Convenience may become inconvenience, and there is of course always the danger of getting in a slightly unsuitable paragraph which will reveal to the reader that the letter has not been personally dictated. However, a certain number of form paragraphs considerably reduces the cost of letter writing and also conduces to the raising of the standards, for the mere reading of well-phrased form letters will often induce in an otherwise poor correspondent a certain regard for clear expression.

The proper form paragraphs that any concern may profitably use are a matter of specific investigation. The way to get at the list of useful forms is to take all of the letters received and all of the letters written during, say, one or two months and then classify them. A number of letters will have to do with purely individual cases. These letters should be discarded. They are letters which would have to be personally dictated in any event and there is no use wasting time composing forms for them. The remaining letters will fall into divisions, and through these divisions it will become apparent what points in the correspondence arise so frequently and in so nearly the same form as to be capable of being expressed in form paragraphs.

There will probably be a number of subjects which can be covered fully by two or three form letters, but

a nicer adjustment will usually be had by thinking of form paragraphs rather than of form letters, for skillfully drawn and skillfully used form paragraphs will so closely simulate the personal letter as to leave no doubt in the mind of the reader that considerable trouble has been taken to put the matter before him courteously and exactly.

CHAPTER IX

CHILDREN'S LETTERS

CHILDREN'S letters may be written on ordinary stationery, but it adds a good deal of interest to their letter writing if they may use some of the several pretty, special styles to be had at any good stationer's.

The following examples of children's letters include:

Letter of invitation from a child to a child.
Letter of invitation from a parent to a child.
Letter from a parent to a parent inviting a child.
Letter of thanks to an aunt for a gift.
Letter to a sick playmate.
Letter to a teacher.
Letter to a grandmother on her birthday.

Invitation to a birthday party

April 14, 1921.

Dear Frank:

I am going to have a birthday party next Friday afternoon, from three-thirty until six o'clock. I hope you will come and help us to have a good time.

Sincerely yours,
Harriet Evans.

500 Park Avenue

Accepting

439 Manhattan Avenue,
April 16, 1921.

Dear Harriet:

It is so kind of you to ask me to your birthday party next Friday afternoon. I shall be very glad to come.

Sincerely yours,
Frank Dawson.

Regretting

439 Manhattan Avenue,
April 16, 1921.

Dear Harriet:

I am very sorry that I cannot go to your birthday party on next Friday. My mother is taking me to visit my cousin, so I shall be away.

Thank you for asking me. I hope you will all have a great deal of fun.

Sincerely yours,
Frank Dawson.

Invitation from a parent to a child

Dear Ethel:

The twins are going to have a little party on Friday afternoon and they would like you to come. Can you come at three-thirty?

Tell your mother we will arrange that you get home at six.

Cordially yours,
Katherine G. Evans.

From a parent to another parent

Dear Mrs. Heywood:

Dorothy will have a birthday on Tuesday, the thirteenth of June. We are planning, if the weather is fine, to have a lawn party. Otherwise we shall have it in the house. She hopes that you will let Madeline come and I am sure they will all have a good time.

If you send Madeline at four I will see that she returns home at six.

Cordially yours,
Bernice Lawson Grant.

To a friend

Bellville,
Lancaster County, Pa.,
June 14, 1922.

Dear Bob:

Will you visit us on the farm during your summer vacation? Father has bought me a boat and we can go fishing and swimming. Mabel has a pony and I know she will let us ride him.

Please let me know if you may come and if you may stay two weeks.

Sincerely yours,
Roger Palmer.

Thanks for a gift:

159 West Tenth Street,
December 12, 1921.

Dear Aunt Louise:

You were wonderful to think of sending me those fine skates for my birthday. They are just the kind I wanted and I wish to thank you. I shall take good care of them.

Your affectionate nephew,
John Orr.

To a sick playmate

46 Elmwood Avenue,
June 16, 1922.

Dear Dorothy:

I am so sorry you are ill, but your mother says you are getting better. If you like, I shall let you have my book with the poem called "The Land of Counterpane." It is about a sick little boy who is playing with his toy soldiers and people and villages. In the picture they seem to be making him forget he is sick.

All the boys and girls hope you will soon be out to play again.

Sincerely yours,
Betty Foster.

To a teacher

500 Park Avenue,
New York, N. Y.,
February 8, 1920.

Dear Miss Sewell:

I want to thank you for your kindness in helping me with my studies, especially arithmetic. Without your help I should not have been able to pass my examinations.

Mother asks that you will come some day next week to take tea with us.

Sincerely yours,
Susan Evans.

To a grandparent

Dear Grandmother:

I wish you a very happy birthday and I hope you will like the present I sent you. Mother helped me to make it.

I send you my best love.

Your loving grandchild,
Evelyn.

Here is a charming letter[1] that Helen Keller when she was ten years of age wrote to John Greenleaf Whittier on the occasion of his birthday:

South Boston, Dec. 17, 1890.

Dear Kind Poet,

This is your birthday; that was the first thought which came into my mind when I awoke this morning; and it made me glad to think I could write you a letter and tell you how much your little friends love their sweet poet and his birthday. This evening they are going to entertain their friends with readings from your poems and music. I hope the swift winged messengers of love will be here to carry some of the sweet melody to you, in your little study by the Merrimac. At first I was very sorry when I found that the sun had hidden his shining face behind dull clouds, but afterwards I thought why he did it, and then I was happy. The sun knows that you like to see the world covered with beautiful white snow and so he kept back all his brightness, and let the little crystals form in the sky. When they are ready, they will softly fall and tenderly cover every object. Then the sun will appear in all his radiance and fill the world with light. If I were with you to-day I would give you eighty-three kisses, one for each year you have lived. Eighty-three years seems very long to me. Does it seem long to you? I wonder how many years there will be in eternity. I am afraid I cannot think about so much time. I received the letter which you wrote to me last summer, and I thank you for it. I am staying in Boston now at the Institution for the Blind, but I have not commenced my studies yet, because my dearest friend, Mr. Anagnos, wants me to rest and play a great deal.

Teacher is well and sends her kind remembrance to you. The

[1]This and the letter following are from "The Story of My Life," by Helen Keller. Copyright, 1902, 1903, by Hellen Keller. Published in book form by Doubleday, Page & Co.

happy Christmas time is almost here! I can hardly wait for the fun to begin! I hope your Christmas Day will be a very happy one and that the New Year will be full of brightness and joy for you and every one.

From your little friend
Helen A. Keller.

And the distinguished poet's reply:

My dear Young Friend:

I was very glad to have such a pleasant letter on my birthday. I had two or three hundred others and thine was one of the most welcome of all. I must tell thee about how the day passed at Oak Knoll. Of course the sun did not shine, but we had great open wood fires in the rooms, which were all very sweet with roses and other flowers, which were sent to me from distant friends; and fruits of all kinds from California and other places. Some relatives and dear old friends were with me through the day. I do not wonder thee thinks eighty-three years a long time, but to me it seems but a very little while since I was a boy no older than thee, playing on the old farm at Haverhill. I thank thee for all thy good wishes, and wish thee as many. I am glad thee is at the Institution; it is an excellent place. Give my best regards to Miss Sullivan, and with a great deal of love I am

Thy old friend,
John G. Whittier.

CHAPTER X

TELEGRAMS

PERHAPS the most important thing to guard against in the writing of telegrams is a choice of words which, when run together, may be read two ways. As there should be no punctuation (and telegraph companies do not hold themselves responsible for punctuation) the sentences must be perfectly clear. There are instances where the use of punctuation has caused trouble.

In cases where punctuation is absolutely necessary, as for instance when more than one subject must be covered in the same message, the word "stop" is employed to divide the sentences, as:

> Will arrive eight-thirty Wednesday stop telephone Gaines am coming stop will be at Hotel Pennsylvania

Therefore write sentences so that when they are run together there is only one interpretation.

Use no salutation or complimentary closing. Leave out all words that are not necessary to the meaning. Omit first-person pronouns where they are sure to be understood. Do not divide words in a telegram. Compound words are accepted as one

word. Numbers should be spelled out, principally because it is more likely to insure correct transmission, and secondly because it costs less. For example, in the ordinal 24th the suffix *th* is counted as another word.

The minimum charge for telegrams is the cost of ten words, not counting the name, address, and signature. Nothing is saved by cutting the message to less than ten words. There is a certain fixed rate of charge for every word over ten.

In counting the words, count as one word the following:

I—Every word in the name of an individual or a concern as: Clive and Meyer Co. (four words) DeForest and Washburn Co. (four words also, as DeForest is counted as one word).

II—Every dictionary word. In the case of cablegrams, words of over fifteen letters are counted as two words.

III—Every separate letter as the "M" in "George M. Sykes" (three words).

IV—Every figure in a number as 598 (three words).

V—Names of states, territories, counties, cities, and villages.

VI—Weights and measures, decimal points, punctuation marks within the sentence.

To save expense in long messages codes can be used in which one word stands for several words. The Western Union has an established code—or

private codes can be arranged. Five letters are allowed as one code word. A word of six or seven letters will thus count as two words.

In cablegrams the use of codes is common on account of the higher rate for cablegrams. Since the name, address, date, and signature are all counted, code words are frequently used for the name and address. Code language is allowed only in the first class of cable messages.

Occasional Telegrams

A graceful, concise, pertinent, and well-worded "occasional" telegram is frequently not easy to write. The following forms are suggested for the composition of some of these telegrams. The longer forms can be sent most cheaply as Night Letters or Day Letters. A Night Letter of fifty words can be sent for the cost of a ten-word full-rate telegram, i.e., from 30 cents to $1.20, depending on the distance. A Day Letter of fifty words can be sent for one and one half the cost of a ten-word full-rate message, i.e., from 45 cents to $1.80, depending on the distance.

New Year greetings

Best wishes for the New Year. May it bring to you and your family health, happiness, peace, and prosperity. May it see your hopes fulfilled and may it be rich in the successful accomplishment of your highest aims.

Best wishes for a Happy New Year.

May peace and happiness be yours in the New Year. May fortune smile upon you and favor you with many blessings.

I (We) wish you a Happy New Year, a year big with success and achievement, a year rich with the affection of those who are dear to you, a year mellow with happiness and contentment.

What the coming year may hold we can none of us foresee. It is my (our) earnest wish that for you it may bring forth a generous harvest of happiness and good fortune.

May the coming year and all that succeed it deal lightly and kindly with you.

May the coming year bring you happiness in fullest measure.

We think of you with the affection born of our long friendship which the recurring year only strengthens.

May the New Year bring you health, happiness, and all other good things.

Health, happiness, and contentment, may these be yours in the New Year.

May health, happiness, and prosperity be yours in bountiful measure in the year to come.

May the New Year be a good year to you and yours—full of health and happiness.

May each of the three hundred and sixty-five days of the New Year be a happy one for you.

The happiest of New Years to you and yours.

May the New Year find you in the enjoyment of health and happiness.

Easter greetings

Our thoughts turn to you with affection and best wishes at this Easter season with the hope that peace, prosperity, and plenty may attend your life to-day and through all your days to come.

Easter Greeting from a friend who thinks of you with constant affection.

This Easter Greeting carries to you the affection of an old friend.

May this Easter Day find you in the enjoyment of health and happiness.

Best wishes for a happy Easter.

Best wishes for a happy Easter Day. May your future ever be as bright as the Springtime.

Just a message to a friend, to convey to you my wish that this Easter may bring you happiness and good fortune.

May Easter gladness fill your heart to-day and may all good attend you.

I (We) Wish you joy and happiness at this Eastertide.

May happiness and health be yours on this Easter Day and in the days to come.

We all join in best wishes for a happy Easter Day to you and your family.

Easter Greetings to you and yours.

May your Easter be a bright and happy one.

We all wish you and yours a happy Easter.

Love and best wishes for a happy Easter.

My (Our) Easter Greetings go to you. May the day be a joyful one for you.

Thanksgiving Day greetings

Best wishes for a happy Thanksgiving Day.

Good cheer and plenty, the love of your dear ones, the affection of your friends, may all these contribute to a happy Thanksgiving Day.

May your Thanksgiving Day be a day of happiness and contentment.

May your Thanksgiving Day be full of happiness and all good cheer.

That I am (we are) not at home to-day to join in the festivities is a great sorrow to me (us). Love to all the dear family.

I never forget the joy of this day at home. Love from one far away.

Although I (we) cannot be with you to-day I (we) have the memory of past Thanksgiving Days at home. God bless you all.

Think of me (us) as being with you in spirit. My (Our) love to you all.

Let us never fail to be thankful that the years only increase the strength of our long friendship.

It is with great thanksgiving that I (we) think of my (our) dear ones at home.

My (Our) one wish this Thanksgiving Day is that I (we) might be with you. Affectionate wishes for your happiness.

Though I (we) cannot be with you at the Thanksgiving Day board, my (our) thoughts are with you to-day.

Around the family table think of me (us) as I (we) absent, shall think of you. My (Our) love to all.

I (We) can picture you all at home. How I (we) long to be with you. My (Our) love to all the family.

Christmas greetings

Every good wish for a Merry Christmas and a happy and prosperous New Year. I need not tell you with what affection we are thinking of you and yours at this Christmas season. God bless you all.

Every good wish for a Merry Christmas and a happy and prosperous New Year.

My (Our) very best wishes for a Merry Christmas.

Merry Christmas to you and yours.

May your Christmas be a very happy one.

Merry Christmas to you and all the family.

We all join in wishing you a Merry Christmas.

All affection and good wishes for a Merry Christmas to you and yours.

That your Christmas be a very happy one is the wish of your sincere friend.

May Christmas bring you joy and happiness.

You are constantly in my (our) thoughts which carry to you to-day all affectionate wishes for a Happy Christmas.

A Merry Christmas and a Happy New Year.

Best wishes for a Merry Christmas and Happy New Year.

Love and a Merry Christmas to you all.

May your Christmas be a merry one and the New Year full of happiness.

Affectionate greetings for a Merry Christmas and a Happy New Year.

May this Christmas find you well and happy. Love and best wishes to you and yours.

May Christmas bring you naught but joy and banish all care and sorrow.

———joins me in very best wishes for a Merry Christmas.

A Merry Christmas to all the dear ones at home.

It is my (our) dearest wish that I (we) might be with you at this season of happiness and good-will—Merry Christmas and Happy New Year.

Birthday greetings

Many happy returns of the day. My (Our) affectionate thoughts and every good wish go to you on this your birthday.

May each succeeding year bring to you the best satisfaction which life holds.

Many happy returns of the day.

Best wishes for a happy birthday.

Best wishes for your birthday. May all your ways be pleasant ways and all your days be happy days.

Birthday greetings. I (We) wish you a long life and everything that makes a long life worth living.

Best wishes for your birthday. May you live long and prosper.

My (Our) thoughts are with you on your birthday. May all your days be happy days.

I (We) wish you many happy years blessed with health, success, and friendship and filled with all the best that life can hold.

We all join in best wishes for a very happy birthday and many years of health and prosperity.

We all join in best wishes for a very happy birthday.

May your birthday mark the dawn of a year of health, happiness, and good fortune.

Wedding messages

Sincerest congratulations to the bride and groom from an old friend who wishes you both years of health, happiness, and prosperity. May the future hold only the best for you that this world can give.

Heartiest congratulations. I (We) wish you many years of happiness.

Mrs.—— and I join in heartiest congratulations.

Hearty congratulations. May your years be many and happy ones.

My (Our) sincerest and best wishes for your happiness.

We all join in hearty congratulations and best wishes.

May happiness, health, and prosperity be with you through the years to come.

May all good fortune attend you, may your sky ever be bright, may no clouds of sorrow or trouble shadow it, and may your path be long and filled with joy.

Every happiness be yours dear —— on this your Wedding Day.

Let an old family friend send his (her) love and congratulations to the bride and groom.

May all good fairies watch over you. May they keep far from you all care and sorrow and brighten your path with sunshine and happiness.

To the bride and groom, love and congratulations from an old friend.

May this day be the beginning of a long, happy, and prosperous life for you both.

On the birth of a child

Love to the dear mother and her little son (daughter).

Heartiest congratulations and love to mother and son (daughter).

We rejoice with you in the happiness that has come into your lives. Love to mother and son (daughter).

My best wishes to the newly arrived son (daughter) and to his (her) mother.

We are all (I am) delighted to hear the news. Hearty congratulations.

A warm welcome to the new arrival and best wishes for his (her) health and happiness.

To the dear mother and her little son (daughter) love and every good wish.

Hearty congratulations on the arrival of the new son (daughter).

Messages of condolence

You have my heartfelt sympathy in this hour of your bereavement. I wish I might find words in which to express my sorrow at your loss which is also mine. May you have the strength to bear this great affliction.

You have my (our) heartfelt sympathy.

My (Our) heartfelt sympathy in your great sorrow.

I (We) want you to know with what tender sympathy I am (We are) thinking of you in these days of your bereavement.

My (Our) sincere and heartfelt sympathy.

I (We) have just heard of your great affliction. Let me (us) send to you my (our) heartfelt sympathy.

My (Our) sincere sympathy.

In the death of your dear father (mother—wife—sister—brother) I (we) have lost one whom it was my (our) privilege to call my (our) friend. My (our) heartfelt sympathy goes out to you in your sorrow.

————joins me in the expression of our deepest sympathy.

My (Our) love and sympathy go out to you in your great sorrow.

I (We) share your sorrow for I (we) have lost a dear friend. All love and sympathy to you and yours.

I (We) send you my (our) heartfelt sympathy. To have enjoyed the friendship of your father (husband—brother) I (we) hold one of the greatest privileges of my life (our lives).

My (Our) sincere sympathy goes out to you in your heavy affliction.

My (Our) love and sympathy in your sudden affliction.

I am (We are) greatly shocked at the sad news. You have my (our) deepest sympathy.

My (Our) deepest sympathy in your great loss. If there is anything I (we) can do, do not hesitate to let me (us) know.

Congratulation to a school or college graduate

May your future be as successful as have been your school (college) days. Heartiest congratulations upon your graduation.

I am (We are) proud of your success. May the future grant you opportunity and the fulfillment of your hopes.

I (We) hear that you have taken class honors. Sincerest congratulations and best wishes.

May your Class Day be favored with sunny skies and your life be full of happiness and success.

Sincerest congratulations upon your graduation.

Congratulations upon your school (college) success, so happily terminated to-day.

I (We) regret that I (we) cannot be with you to-day to see you take your new honors. Sincerest congratulations.

Congratulation to a public man

Heartiest congratulations on your splendid success.

We have just heard of your success. Sincere congratulations and best wishes for the future.

Heartiest congratulations on your nomination (election).

Your nomination (election) testifies to the esteem in which you are held by your fellow citizens. Heartiest congratulations.

Congratulations on your victory, a hard fight, well won by the best man.

Your splendid majority must be a great satisfaction to you. Sincerest congratulations on your election.

Congratulations upon your nomination. You will have the support of the best element in the community and your election should be a foregone conclusion. I wish you every success.

You fought a good fight in a good cause. Heartiest congratulations on your splendid success.

Nothing in your career should fill you with greater satisfaction than your successful election. I congratulate you with all my heart.

No man deserves success more than you. You have worked hard for your constituents and they appreciate it. Heartiest congratulations.

Your nomination (election) is received with the greatest enthusiasm by your friends here and by none more than myself. Heartiest congratulations.

I congratulate you upon your new honors won by distinguished services to your fellow citizens.

Your campaign was vigorous and fine. Your victory testifies to the people's confidence in you and your cause. Warmest congratulations.

Congratulations upon your well-won victory and best wishes for your future success.

You deserve your splendid success. Sincerest congratulations.

I cannot refrain from expressing my personal appreciation of your eloquent address. Warmest congratulations.

Your address last night was splendid. What a gift you have. Sincerest congratulations.

Heartiest congratulations on your splendid speech of last night. Everybody is praising it.

CHAPTER XI

THE LAW OF LETTERS—CONTRACT LETTERS

THERE are forty-eight states in this Union, and each of them has its own laws and courts. In addition we have the Federal Government with its own laws and courts. In one class of cases, the Federal courts follow the state laws which govern the particular occasion; in another class of cases, notably in those involving the interpretation or application of the United States statutes, the Federal courts follow Federal law. There is not even a degree of uniformity governing the state laws, and especially is this true in criminal actions, for crimes are purely statutory creations.

Therefore it is extremely misleading to give any but the vaguest and most elementary suggestions on the law which governs letters. To be clear and specific means inevitably to be misleading. I was talking with a lawyer friend not long since about general text-books on law which might be useful to the layman. He was rather a commercially minded person and he spoke fervently:

"If I wanted to build up a practice and I did not

care how I did it, I should select one hundred well-to-do people and see that each of them got a copy of a compendium of business law. Then I should sit back and wait for them to come in—and come in they would, for every mother's son of them would decide that he had a knowledge of the law and cheerfully go ahead getting himself into trouble."

Sharpen up a man's knowledge of the law and he is sure to cut himself. For the law is rarely absolute. Most questions are of mixed fact and law. Were it otherwise, there would be no occasion for juries, for, roughly, juries decide facts. The court decides the application of the law. The layman tends to think that laws are rules, when more often they are only guides. The cheapest and best way to decide points of law is to refer them to counsel for decision. Unless a layman will take the time and the trouble most exhaustively to read works of law and gain something in the nature of a working legal knowledge, he had best take for granted that he knows nothing whatsoever of law and refer all legal matters to counsel.

There are, however, a few principles of general application that may serve, not in the stead of legal knowledge, but to acquaint one with the fact that a legal question may be involved, for legal questions by no means always formally present themselves in barristers' gowns. They spring up casually and unexpectedly.

Take the whole question of contract. A contract

is not of necessity a formal instrument. A contract is a meeting of minds. If I say to a man: "Will you cut my lawn for ten dollars?" and he answers, "Yes," as valid a contract is established as though we had gone to a scrivener and had covered a folio of parchment with "Whereases" and "Know all men by these presents" and "Be it therefore" and had wound up with red seals and ribbons. But of course many legal questions could spring out of this oral agreement. We might dispute as to what was meant by cutting the lawn. And then, again, the time element would enter. Was the agreement that the lawn should be cut the next day, or the next month, or the next year? Contracts do not have to be in writing. All that the writing does is to make the proof of the exact contract easier.

If we have the entirety of a contract within the four corners of a sheet of paper, then we need no further evidence as to the existence of the contract, although we may be in just as hopeless a mess trying to define what the words of the contract mean. If we have not a written contract, we have the bother of introducing oral evidence to show that there was a contract. Most contracts nowadays are formed by the interchange of letters, and the general point to remember is that the acceptance must be in terms of the offer. If X writes saying: "I will sell you twenty tons of coal at fifteen dollars a ton," and Y replies: "I will take thirty tons of coal at thirteen dollars a ton," there is no contract, but merely a

series of offers. If, however, X ships the thirty tons of coal, he can hold Y only at thirteen dollars a ton for he has abandoned his original offer and accepted Y's offer. It can be taken as a general principle that if an offer be not accepted in its terms and a new condition be introduced, then the acceptance really becomes an offer, and if the one who made the original offer goes ahead, it can be assumed that he has agreed to the modifications of the unresponsive acceptance. If X writes to Y making an offer, one of the conditions of which is that it must be accepted within ten days, and Y accepts in fifteen days, then X can, if he likes, disregard the acceptance, but he can waive his ten-day time limit and take Y's acceptance as a really binding agreement.

Another point, sometimes of considerable importance, concerns the time when a letter takes effect, and this is governed by the question of fact as to whom the Post Office Department is acting for. If, in making an offer, I ask for a reply by mail or simply for a reply, I constitute the mail as my agent, and the acceptor of that offer will be presumed to have communicated with me at the moment when he consigns his letter to the mails. He must give the letter into proper custody—that is, it must go into the regular and authorized channels for the reception of mail. That done, it makes no difference whether or not the letter ever reaches the offerer. It has been delivered to his agent, and delivery to an agent is delivery to the principal. Therefore, it is wise to

specify in an offer that the acceptance has to be actually received.

The law with respect to the agency of the mails varies and turns principally upon questions of fact.

Letters may, of course, be libelous. The law of libel varies widely among the several states, and there are also Federal laws as well as Postal Regulations covering matters which are akin to libel. The answer to libel is truth, but not always, for sometimes the truth may be spread with so malicious an intent as to support an action. It is not well to put into a letter any derogatory or subversive statement that cannot be fully proved. This becomes of particular importance in answering inquiries concerning character or credit, but in practically every case libel is a question of fact.

Another point that arises concerns the property in a letter. Does he who receives a letter acquire full property in it? May he publish it without permission? In general he does not acquire full property. Mr. Justice Story, in a leading case, says:

"The author of any letter or letters, and his representatives, whether they are literary letters or letters of business, possess the sole and exclusive copyright therein; and no person, neither those to whom they are addressed, nor other persons, have any right or authority to publish the same upon their own account or for their benefit."

But then, again, there are exceptions.

CHAPTER XII

THE COST OF A LETTER

Discovering the exact cost of a letter is by no means an easy affair. However, approximate figures may always be had and they are extremely useful. The cost of writing an ordinary letter is quite surprising. Very few letters can be dictated, transcribed, and mailed at a cost of much less than twelve cents each. The factors which govern costs are variable and it is to be borne in mind that the methods for ascertaining costs as here given represent the least cost and not the real cost—they simply tell you "Your letter costs at least this sum." They do not say "Your letter costs exactly this sum." The cost of a form letter, mailed in quantities, can be gotten at with considerable accuracy. The cost of letters dictated by correspondents or by credit departments or other routine departments is also capable of approximation with fair accuracy, but the cost of a letter written by an executive can really hardly be more than guessed at. But in any case a "not-less-than" cost can be had.

In recent years industrial engineers have done a great deal of work in ascertaining office costs and have devised many useful plans for lowering them.

These plans mostly go to the saving of stenographers' time through suitable equipment, better arrangement of supplies, and specialization of duties. For instance, light, the kind or height of chair or desk, the tension of the typewriter, the location of the paper and carbon paper, all tend to make or break the efficiency of the typist and are cost factors. In offices where a great deal of routine mail is handled, the writing of the envelopes and the mailing is in the hands of a separate department of specialists with sealing and stamp affixing machines. The proper planning of a correspondence department is a science in itself, and several good books exist on the subject. But all of this has to do with the routine letter.

When an executive drawing a high salary must write a letter, it is his time and not the time of the stenographer that counts. He cannot be kept waiting for a stenographer, and hence it is economy for him to have a personal secretary even if he does not write enough letters to keep a single machine busy through more than a fraction of a day. Many busy men do not dictate letters at all; they have secretaries skilled in letter writing. In fact, a man whose salary exceeds thirty thousand dollars a year cannot afford to write a letter excepting on a very important subject. He will commonly have a secretary who can write the letter after only a word or two indicating the subject matter. Part of the qualification of a good secretary is an ability to compose letters which are characteristic of the principal.

Take first the cost of a circular letter—one that is sent out in quantities without any effort to secure a personal effect. The items of cost are:

(1) The postage.
(2) The paper and printing.
(3) The cost of addressing, sealing, stamping, and mailing.

The third item is the only one that offers any difficulty. Included in it are first the direct labor—the wages of the human beings employed; and, second, the overhead expense. The second item includes the value of the space occupied by the letter force, the depreciation on the equipment, and finally the supervision and the executive expense properly chargeable to the department. Unless an accurate cost system is in force the third item cannot be accurately calculated. The best that can be done is to take the salaries of the people actually employed on the work and guess at the proper charge for the space. The sum of the three items divided by the number of letters is the cost per letter. It is not an accurate cost. It will be low rather than high, for probably the full share of overhead expense will not be charged.

It will be obvious, however, that the place to send out circular letters is not a room in a high-priced office building, unless the sending is an occasional rather than a steady practice. Costs in this work are cut by better planning of the work and facilities, setting work standards, paying a bonus in excess of

the standards, and by the introduction of automatic machinery. The Post Office now permits, under certain conditions, the use of a machine which prints a stamp that is really a frank. This is now being used very generally by concerns which have a heavy outgoing mail. Then there are sealing machines, work conveyors, and numerous other mechanical and physical arrangements which operate to reduce the costs. They are useful, however, only if the output be very large indeed.

The personally dictated letter has these costs:

(1) The postage.
(2) The stationery.
(3) The dictator's time—both in dictating and signing.
(4) The stenographer's time.
(5) The direct overhead expense, which includes the space occupied, the supervision, the executive overhead, and like items.

The troublesome items here are numbers three and five. If the dictator is a correspondent then the calculation of how much it costs him to dictate a letter is his salary plus the overhead on the space that he occupies, divided by the number of letters that he writes in an average month. It takes him longer to write a long than a short letter, but routine letters will average fairly over a period of a month. But an executive who writes only letters that cannot be written by correspondents or lower salaried men commonly

does so many other things in the course of a day that, although his average time of dictation per letter may be ascertained and a cost gotten at, the figure will not be a true cost, for the dictation of an important letter comes only after a consideration of the subject matter which commonly takes much longer than the actual dictation. And then, again, the higher executive is usually an erratic letter writer—he may take two minutes or twenty minutes over an ordinary ten-line letter. Some men read their letters very carefully after transcription. The cost of this must also be reckened in.

The cost of any letter is therefore a matter of the particular office. It will vary from six or seven cents for a letter made up of form paragraphs to three or four dollars for a letter written by a high-salaried president of a large corporation. A fair average cost for a personally dictated letter written on good paper is computed by one of the leading paper manufacturers, after a considerable survey, to be:

Postage	.0200
Printing letterheads and envelopes	.0062
Stenographic wages (50 letters per day, $20.00 per week)	.0727
Office overhead	.0727
Paper and envelopes	.0054
	$.1770

The above does not include the expense of dictation.

It will pay any man who writes a considerable number of letters to discover what his costs are—and then make his letters so effective that there will be fewer of them.

CHAPTER XIII

STATIONERY, CRESTS AND MONOGRAMS

Social Correspondence

For all social correspondence use plain sheets of paper, without lines, of white or cream, or perhaps light gray or a very dull blue. But white or cream is the safest. Select a good quality. Either a smooth vellum finish or a rough linen finish is correct. For long letters there is the large sheet, about five by six and one half inches, or it may be even larger. There is a somewhat smaller size, about four and one half by five and one half or six inches for formal notes, and a still smaller size for a few words of congratulation or condolence. The social note must be arranged so as to be contained on the first page only.

A man should not, for his social correspondence, use office or hotel stationery. His social stationery should be of a large size.

Envelopes may be either square or oblong.

In the matter of perfumed stationery, if perfume is used at all, it must be very delicate. Strong perfumes or perfumes of a pronounced type have a distinctly unpleasant effect on many people It is better form to use none.

REVERIE COTTAGE
FIVE SOUTH LAKE TRAIL
PALM BEACH, FLORIDA

620 ALLEGHENY STREET
HOLLIDAYSBURG, PENNSYLVANIA

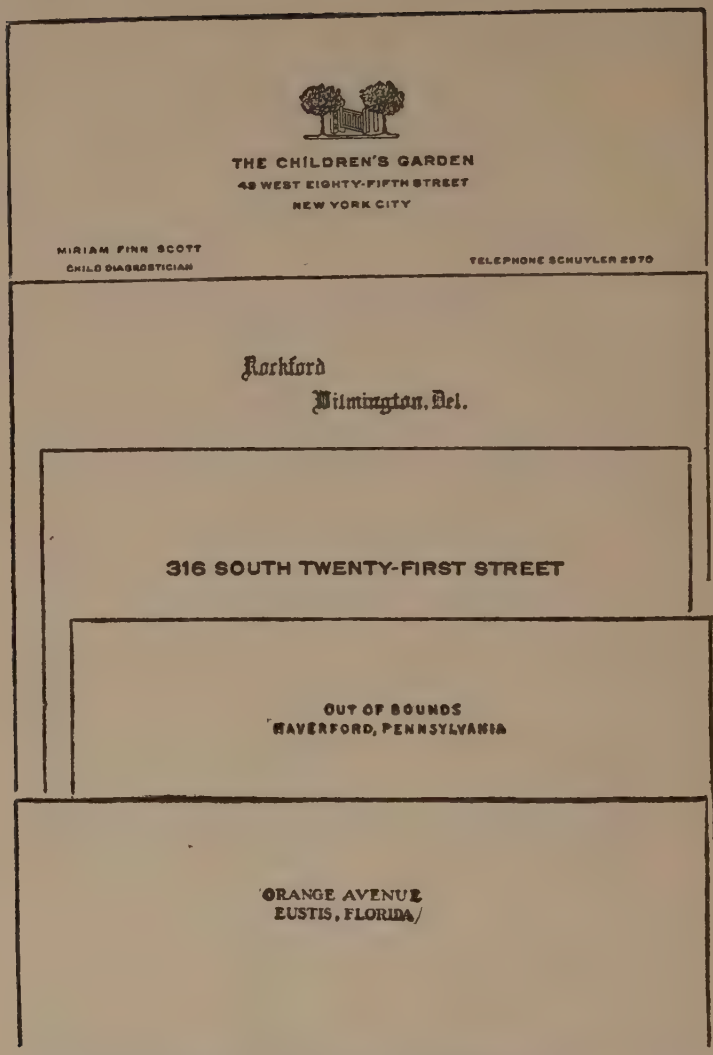
1804 DE LANCEY PLACE
PHILADELPHIA

432 OLEY STREET

MOORESTOWN, BURLINGTON COUNTY
NEW JERSEY

114 EAST MONTGOMERY AVENUE
ARDMORE, PENNSYLVANIA

Specimens of addressed social stationery



Specimens of addressed social stationery. (The first specimen is business stationery in social form)

An inviolable rule is to use black ink.

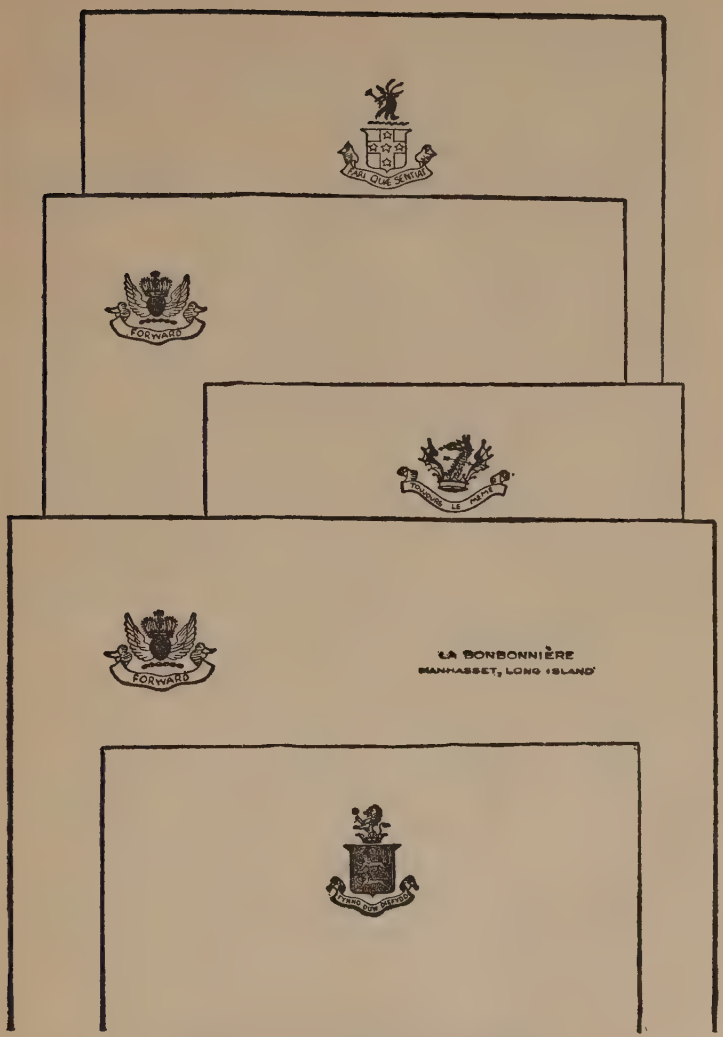
The most approved forms of letter and notepaper (although the use of addressed paper is not at all obligatory and it is perfectly proper to use plain paper) have the address stamped in Roman or Gothic lettering at the top of the sheet in the centre or at the right-hand side about three quarters of an inch from the top. The color used may be black, white, dark blue, dark green, silver, or gold. Country houses, where there are frequent visitors, have adopted the custom of placing the address at the upper right and the telephone, railroad station, and post office at the left. The address may also appear on the reverse flap of the envelope.

Crests and monograms are not used when the address is engraved at the top of a letter sheet. Obviously the crowding of address and crest or monogram would not be conducive to good appearance in the letter.

A monogram, originally a cipher consisting of a single letter, is a design of two or more letters intertwined. It is defined as a character of several letters in one, or made to appear as one. The letters may be all the letters of a name, or the initial letters of the Christian and surnames.

Many of the early Greek and Roman coins bear the monograms of rulers or of the town in which they were struck. The Middle Ages saw the invention of all sorts of ciphers or monograms, artistic, commercial, and ecclesiastical. Every great personage had his

The monograms in the best taste are the small round ones, but many pleasing designs may be had in the diamond, square, and oblong shapes



Specimens of crested letter and notepaper

monogram. The merchants used them, the "merchant's mark" being the merchant's initials mingled with a private device and almost invariably a cross, as a protection against disaster or to distinguish their wares from those of Mohammedan eastern traders. Early printers used monograms, and they serve to identify early printed books.

A famous monogram is the interlaced "H.D." of Henry II and Diane de Poitiers. It appeared lavishly upon every building which Henry II erected. It was also stamped on the bindings in the royal library, with the bow, the quiver, and the crescent of Diana.

Monograms and crests on stationery, after a period of disuse, seem to be coming into favor again. The monograms in the best taste are the small round ones, though very pleasing designs may be had in the diamond, square, and oblong shapes. They should not be elaborate, and no brilliant colors should be used. The stamping is best done in black, white, dark green, dark blue, gold, or silver. The crest or monogram may be placed in the centre of the sheet or on the left-hand side about three quarters of an inch from the top. The address may be in the centre or at the right-hand side. But, as noted above, to use both addressed and monogrammed or crested paper is not good taste. The best stationery seems to run simply to addressed paper.

Crests and monograms should not be used on the envelope. In the matter of crests and heraldic em-

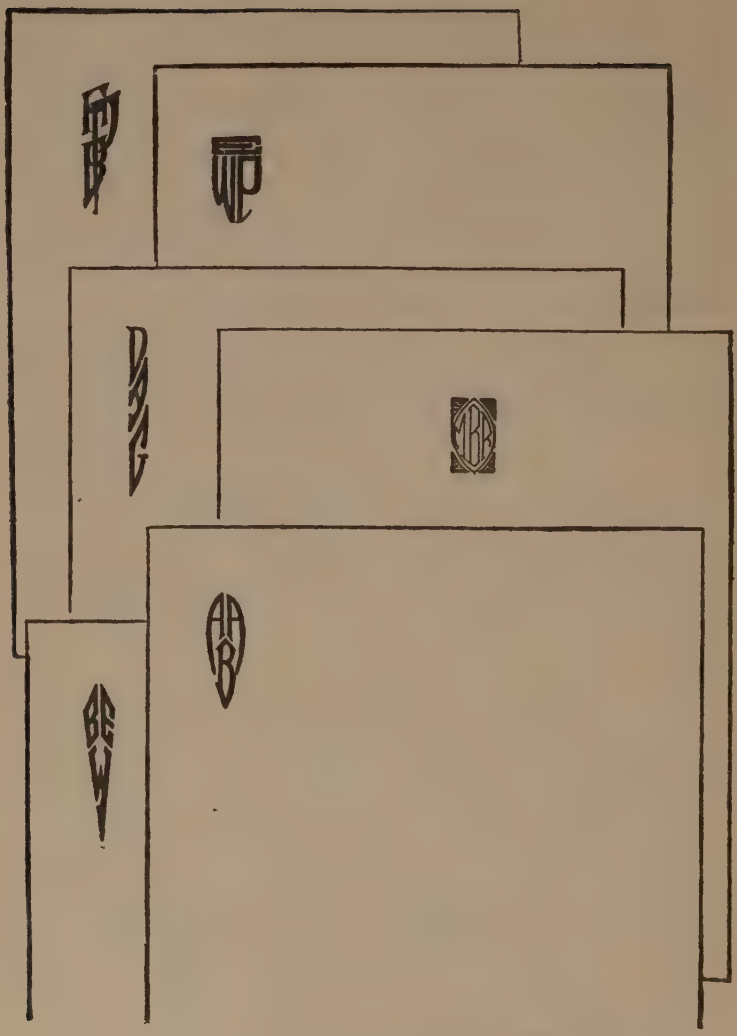
blems on stationery and announcements, many families with authentic crests discontinued their use during the war in an effort to reduce everything to the last word in simplicity. However, there are many who still use them. The best engravers will not design crests for families without the right to use them. But the extreme in "crests" is the crest which does not mean family at all, but is a device supposed to give an idea of the art or taste of the individual. For example, a quill or a scroll may be the basis for such a "crest."

Really no good reason exists why, in default of a family with a crest, one should not decide to be a crest founder. The only point is that the crest should not pretend to be something it is not—a hereditary affair.

On the use of crests in stationery one authority says:

As to the important question of crests and heraldic emblems in our present-day stationery, these are being widely used, but no crests are made to order where the family itself has none. Only such crests as definitely belong to the family are ever engraved on notepaper, cards, or any new style of place cards. Several stationers maintain special departments where crests are looked up and authenticated and such families as are found in Fairbairn's Crests, Burke's Peerage, Almanche de Gotha, the Armoire Général, are utilized to help in the establishment of the armorial bearing of American families. Of course, the College of Heraldry is always available where the American family can trace its ancestors to Great Britain.

Many individuals use the coat-of-arms of their mothers, but



Specimens of monogrammed stationery

MILLER, FRANKLIN, BASSET & COMPANY

347 MADISON AVENUE
NEW YORK

G. S. WOOLWORTH, CHAIRMAN BOARD OF DIRECTORS
H. T. PARSON, PRESIDENT
F. W. KIRBY, VICE PRESIDENT
E. P. CHARLTON, VICE PRESIDENT

CABLE ADDRESS "CROWOOK" NEW YORK

J. F. BUTTING, VICE PRESIDENT
S. D. MILLER, VICE PRESIDENT
C. F. VALENTINE, SEC'Y & TREAS
H. W. DEYO, ASST SEC'Y & ASST TREAS

F. W. WOOLWORTH CO.
WOOLWORTH BUILDING
NEW YORK
EXECUTIVE OFFICE

MAIN OFFICE
WOOLWORTH BLDG. NEW YORK, N. Y.
BRANCH OFFICES
MANHATTAN, N. Y. CITY, WILKES-BARRE, PA., BUFFALO, N. Y., MINNEAPOLIS, MINN., DALLAS, TEXAS, BOSTON, MASS., ATLANTA, GA., CHICAGO, ILL., ST. LOUIS, MO., SAN FRANCISCO, CAL., TORONTO, CAN.

FOREIGN BRANCHES
LONDON ENGLAND
PARIS, FRANCE
CALAIS, FRANCE.

REFERENCE FILE

EASTMAN KODAK COMPANY
ROCHESTER, N. Y.

THE YALE & TOWNE MANUFACTURING COMPANY
STAMFORD, CONN.

OFFICE OF
WALTER C. ALLEN
PRESIDENT

THE NATIONAL CASH REGISTER COMPANY

DAYTON, OHIO

Specimens of business letterheads

according to heraldry they really have no right to do so. The woman to-day could use her father's and husband's crests together if the crests are properly in pale, that is, if a horizontal line be drawn to cut the shield in two—the husband's on the left, the father's on the right. If the son wants to use the father's and mother's crest, this must be quartered to conform to rule, the arms of the father to be in the first and fourth quarter; that of the mother in the second and third quarter. The daughter is not supposed to use a coat-of-arms except in lozenge form.

The dinner card that reflects the most refined and modern type of usage is a card of visiting card size, with a coat-of-arms in gold and gilt border, on real parchment. These cards are hand-lettered and used as place cards for dinner parties.

The use of sealing wax is optional, though a good rule to follow is not to use it unless it is necessary. The wax may be any dark color on white, cream, or light gray paper. Black wax is used with mourning stationery. The best place to stamp a seal is the centre of the flap. It should not be done at all if it cannot be accomplished neatly. The crest or monogram should be quickly and firmly impressed into the hot wax.

In selecting stationery it is a good plan to adhere to a single style, provided of course that a good choice of paper and stamping has been made. The style will become as characteristic of you as your handwriting. Distinction can be had in quiet refinement of line and color.

The use of the typewriter for social correspondence has some authority—though most of us will want to keep to the old custom of pen and ink. In case this

should be employed for some good reason, the letter must be placed in the centre of the page with all four margins left wide. Of course the signature to any typewritten letter must be in ink.

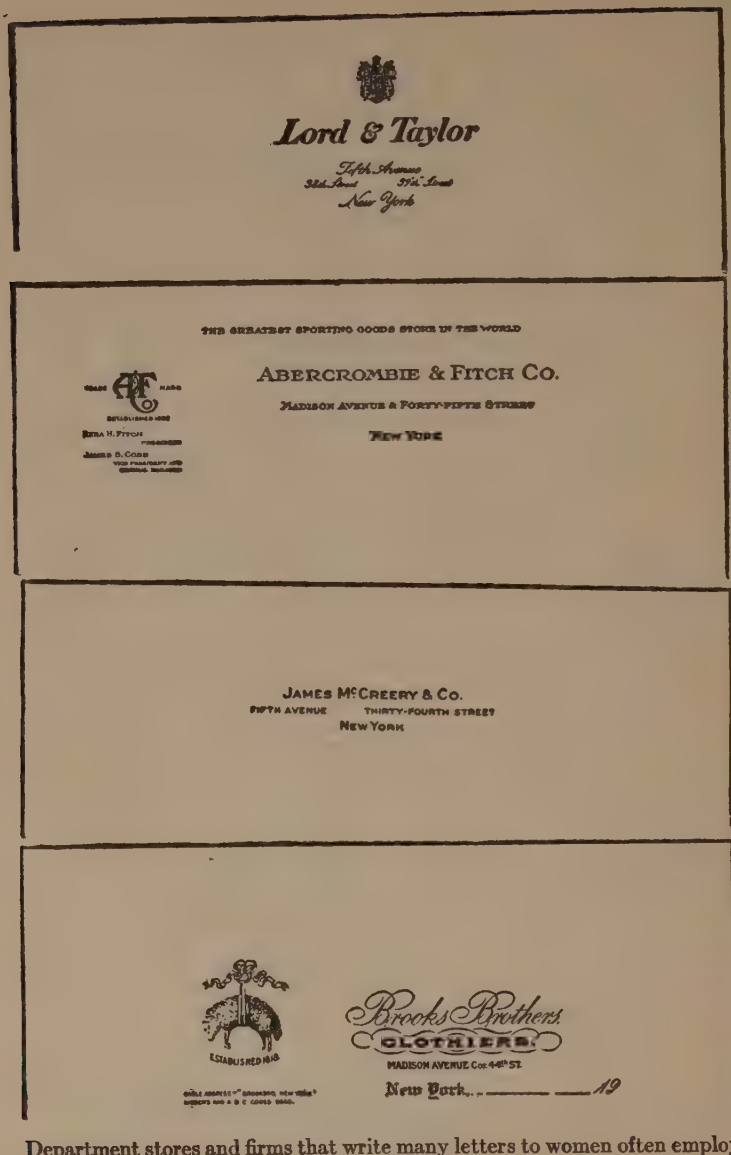
Business Stationery

For the usual type of business letter, a single large sheet of white paper, unruled, of the standard business size, $8\frac{1}{2}$ x 11 inches, is generally used. The standard envelopes are $6\frac{1}{2}$ x $3\frac{1}{2}$ inches and 10 x $4\frac{1}{2}$, the former requiring three folds of the letter (one across and two lengthwise) and the latter requiring two folds (across). The former size, $6\frac{1}{2}$ x $3\frac{1}{2}$, is much preferred. The latter is useful in the case of bulky enclosures.

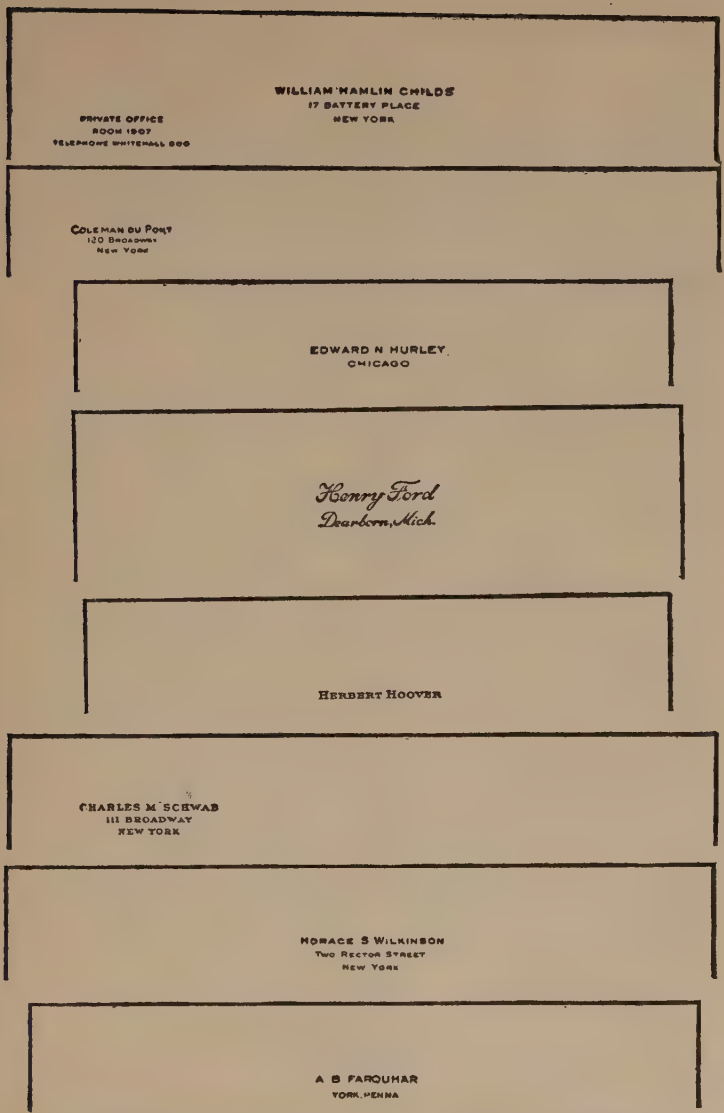
Bond of a good quality is probably the best choice. Colored papers, while attracting attention in a pile of miscellaneous correspondence, are not in the best taste. Rather have the letter striking for its excellent typing and arrangement.

Department stores and firms that write a great many letters to women often employ a notepaper size sheet for these letters. On this much smaller sheet the elite type makes a better appearance with letters of this kind.

The letterhead may be printed, engraved, or lithographed, and it is safest done in black. It should cover considerably less than a quarter of the page. It contains the name of the firm, the address, and the business. The addresses of branch houses, telephone



Department stores and firms that write many letters to women often employ a notepaper size



Specimens of stationery used by men for personal business letters

numbers, cable addresses, names of officials, and other data may be included. But all flamboyant, colored advertisements, trade slogans, or advertising matter extending down the sides of the letter detract from the actual content of the letter, which it is presumed is the essential part of the letter.

For personal business letters, that is, for letters not social but concerning personal affairs not directly connected with his business, a man often uses a letter sheet partaking more of the nature of social stationery than of business. This sheet is usually rather smaller than the standard business size and of heavier quality. The size and shape of these letter sheets are matters of personal preference—7 x 10 inches or 8 x 10 inches—sometimes even as large as the standard $8\frac{1}{2}$ x 11 or as small as $5\frac{1}{2}$ x $8\frac{1}{2}$ or 6 x 8. The smaller size, however, requires the double sheet, and the engraving may be done on the fourth page instead of the first. The inside address in these letters is generally placed at the end of the letters instead of above the salutation.

Instead of a business letterhead the sheet may have an engraved name and home or business address without any further business connotations, or it may be simply an address line.

THE END